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(54) **SYSTEMS AND METHODS FOR ORDERING AND DISTRIBUTING INCENTIVE MESSAGES**

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See application file for complete search history.

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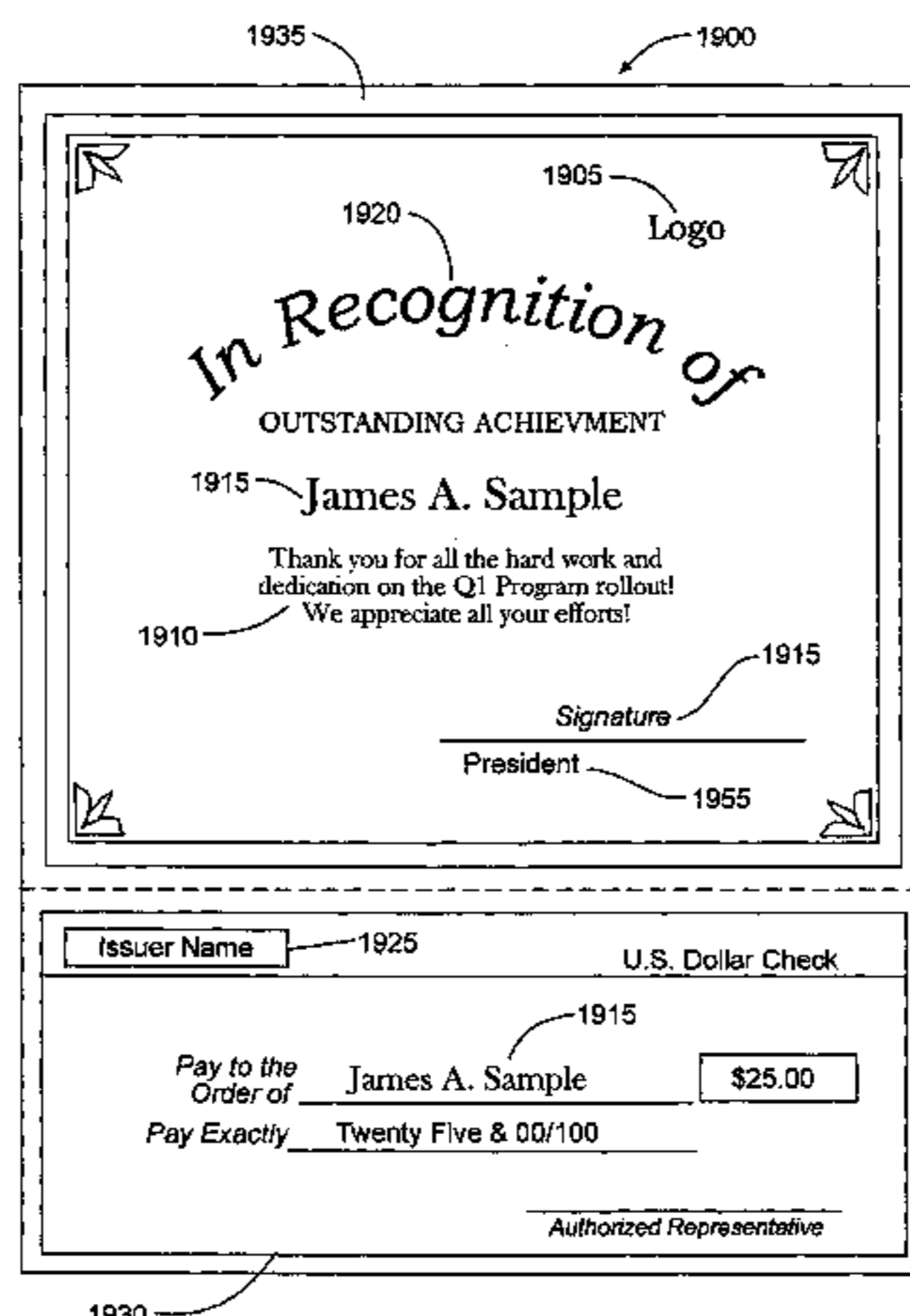
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(57) **ABSTRACT**

Systems and methods associated with ordering, producing and/or distributing incentive messages. Systems can include means for receiving requests for incentive messages, for receiving payment for the incentive messages, and for transferring the incentive message to a receiver. Such incentive messages can include a trophy and a redemptive code.

3 Claims, 23 Drawing Sheets



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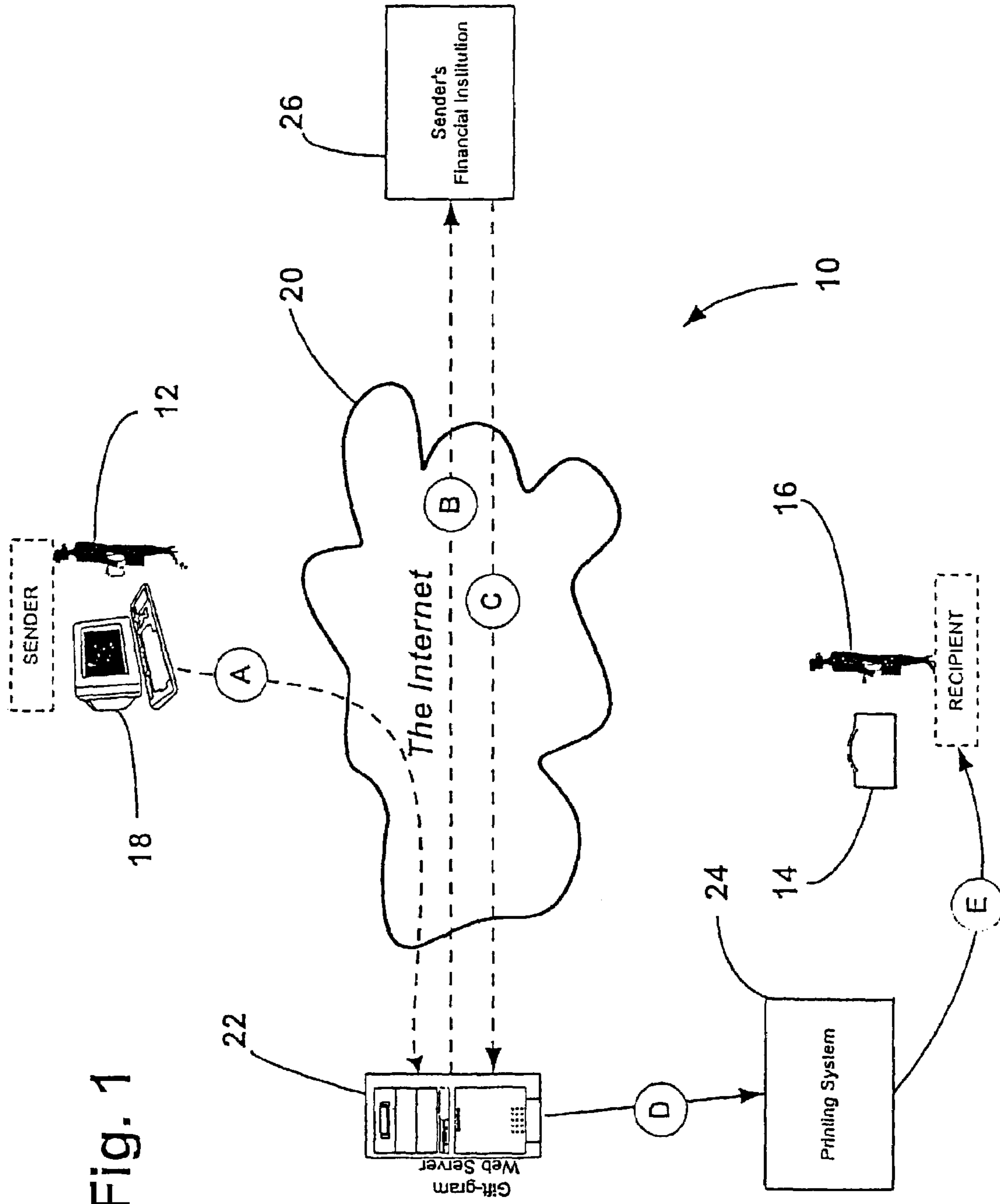


Fig. 1

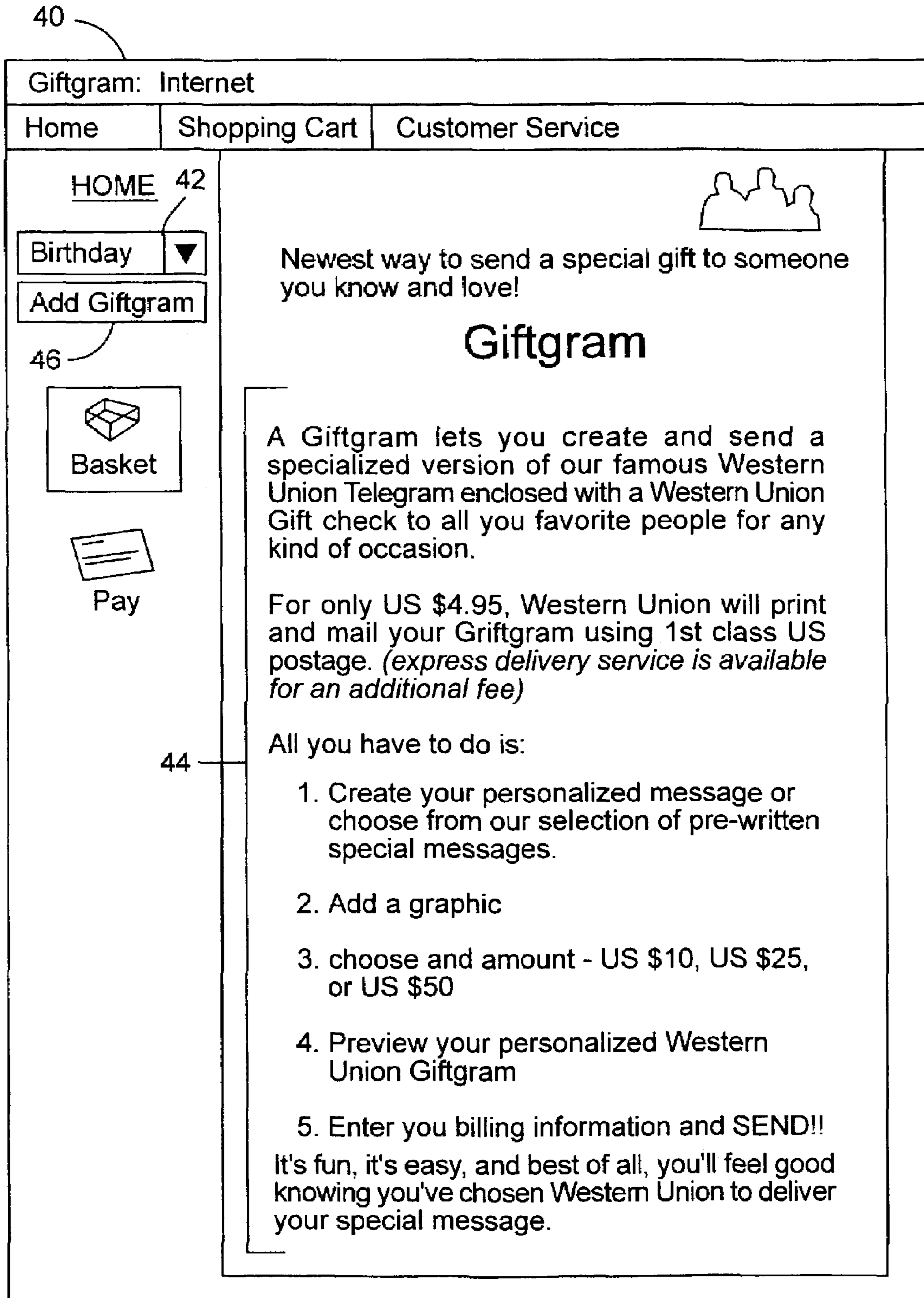




Fig. 2

50

Giftgram: Internet

Home Shopping Cart Customer Service

◇ GIFTGRAM ◇ 

PERSONALIZE YOUR ENVELOPE:  70

MESSAGE: 52

FROM: 54

MAIL TO:

FIRST NAME: 56

LAST NAME: 58

STREET: 60

APT./SUITE: 62

CITY: 64

STATE / ZIP CODE: 68

TO: 78

MESSAGE: 80

ENTER YOUR MESSAGE HERE: 82

<< All Images >>

72 76 74

Fig. 3A

Fig. 3B

50

Giftgram: Internet

<< All Images >>
72 76 74

FIRST NAME: John
LAST NAME: Sample

CITY: Anytown
STATE / ZIP CODE: NY 12346

TO: 78 John

MESSAGE: 80 Choose a written message or type your own below

ENTER YOUR MESSAGE HERE: 82
Enjoy the money....go get youself something usefull!

Gift Check

86 Pay to the Order of John Sample
88 \$10.00

Pay Exactly _____
Authorized Representative

84 Preview Giftgram 90

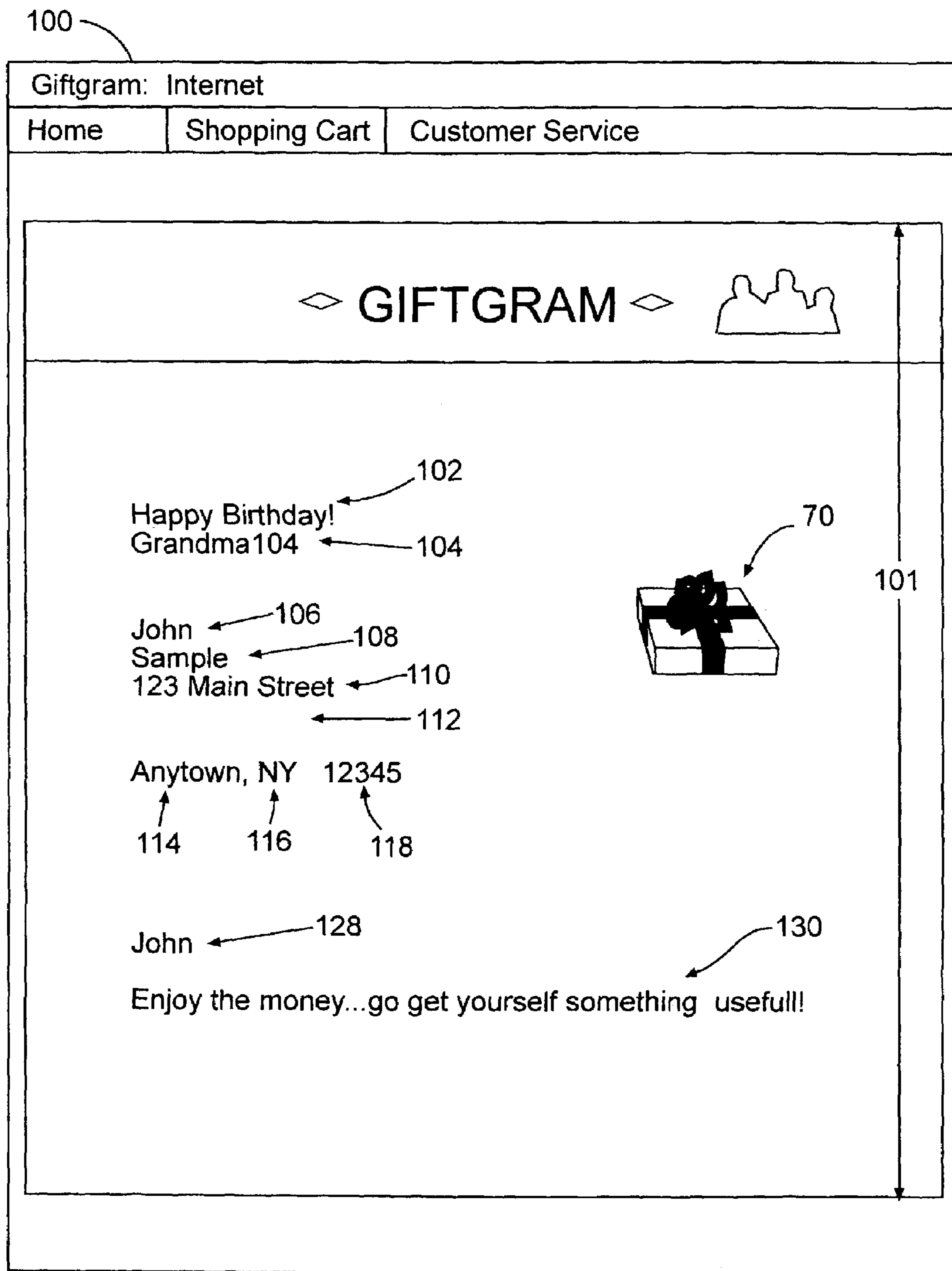
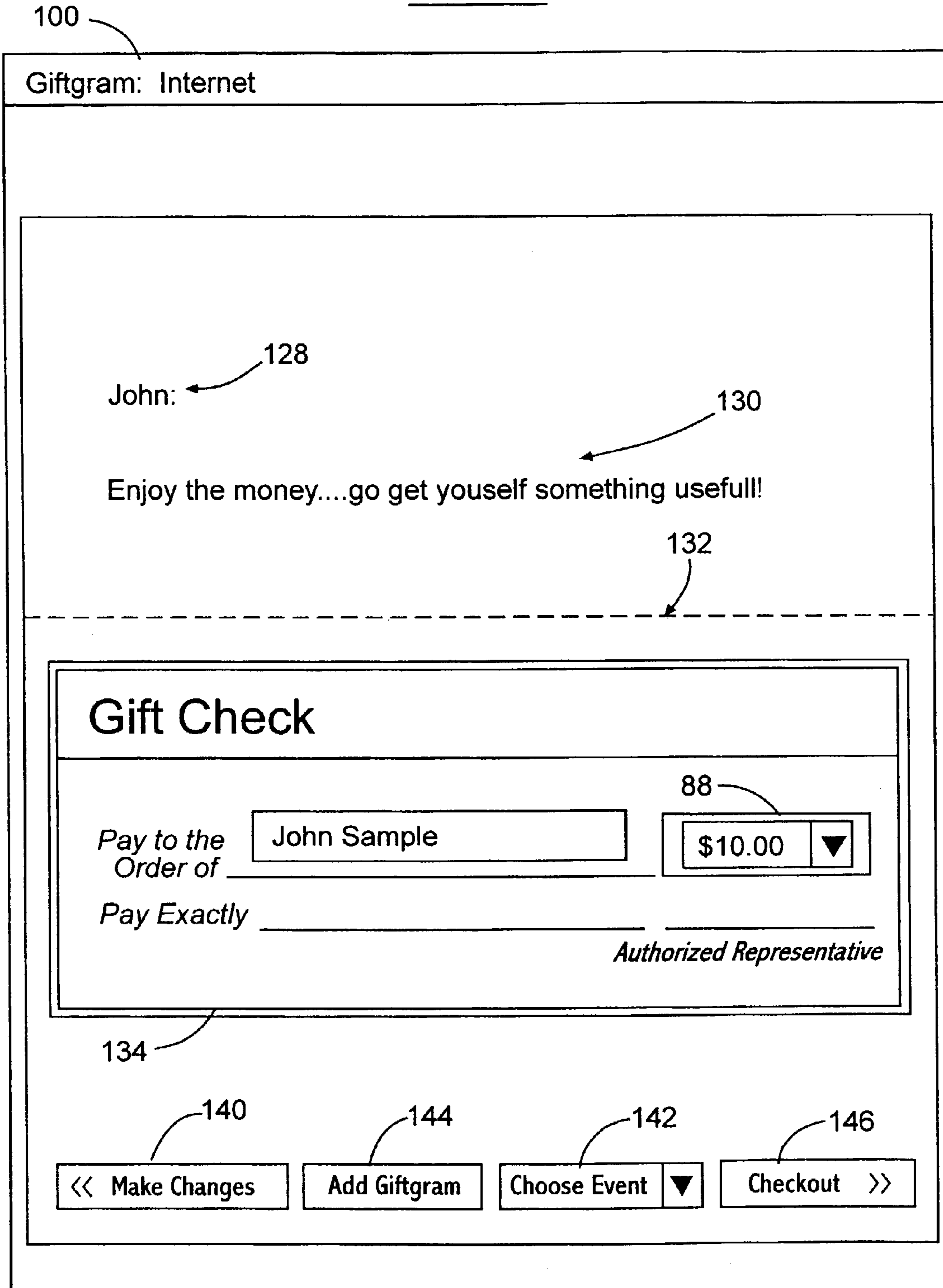


Fig. 4A

Fig. 4B



150

Fig. 5

ADD A CARD

MY HOME
MONEYZAP FUNDS
SEND MONEY
REQUEST MONEY
TRANSFER MONEY
VIEW TRANSACTIONS
VIEW REQUESTS
ADDRESS BOOK
USER PROFILE
LOG OFF

You may use a Mastercard[®], Visa[®] or American Express[®] card from any U.S. financial institution. Debit cards must bear a MasterCard or Visa logo to be used on the Moneyzap service.

CREDIT/DEBIT CARD INFORMATION

Name your account (e.g., "Maria's Visa")

Card type

Account number

Security number

(The last three or four digits that appear on the back of your Visa or MasterCard card *after* your account number or the four digits above your account number on the front of your American Express card. [Click here for details.](#))

Expiration date

NAME AS IT APPEARS ON CARD:

First name, MI

Last name

BILLING ADDRESS AS IT APPEARS ON STATEMENT:

Use primary address

123 Main Street
Anytown, NY 12345

Enter new billing address

Street address

City

State

Zip code

Phone number

After you enter this information once, it will be stored in your Wallet for future use. The Western Union MoneyZap service uses encryption to maintain the confidentiality and security of your financial data. For more details, read our [FAQs](#).

Fig. 7

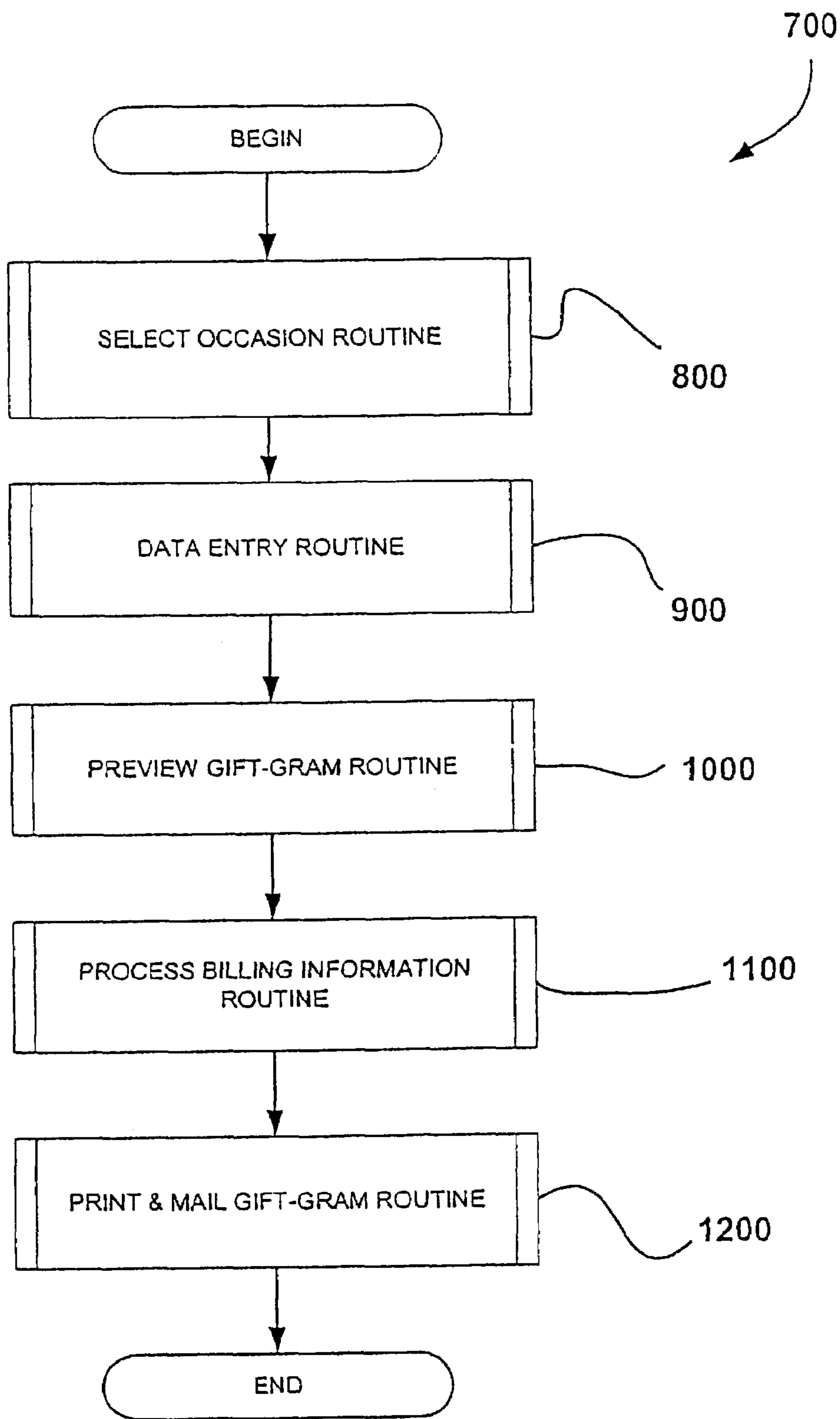
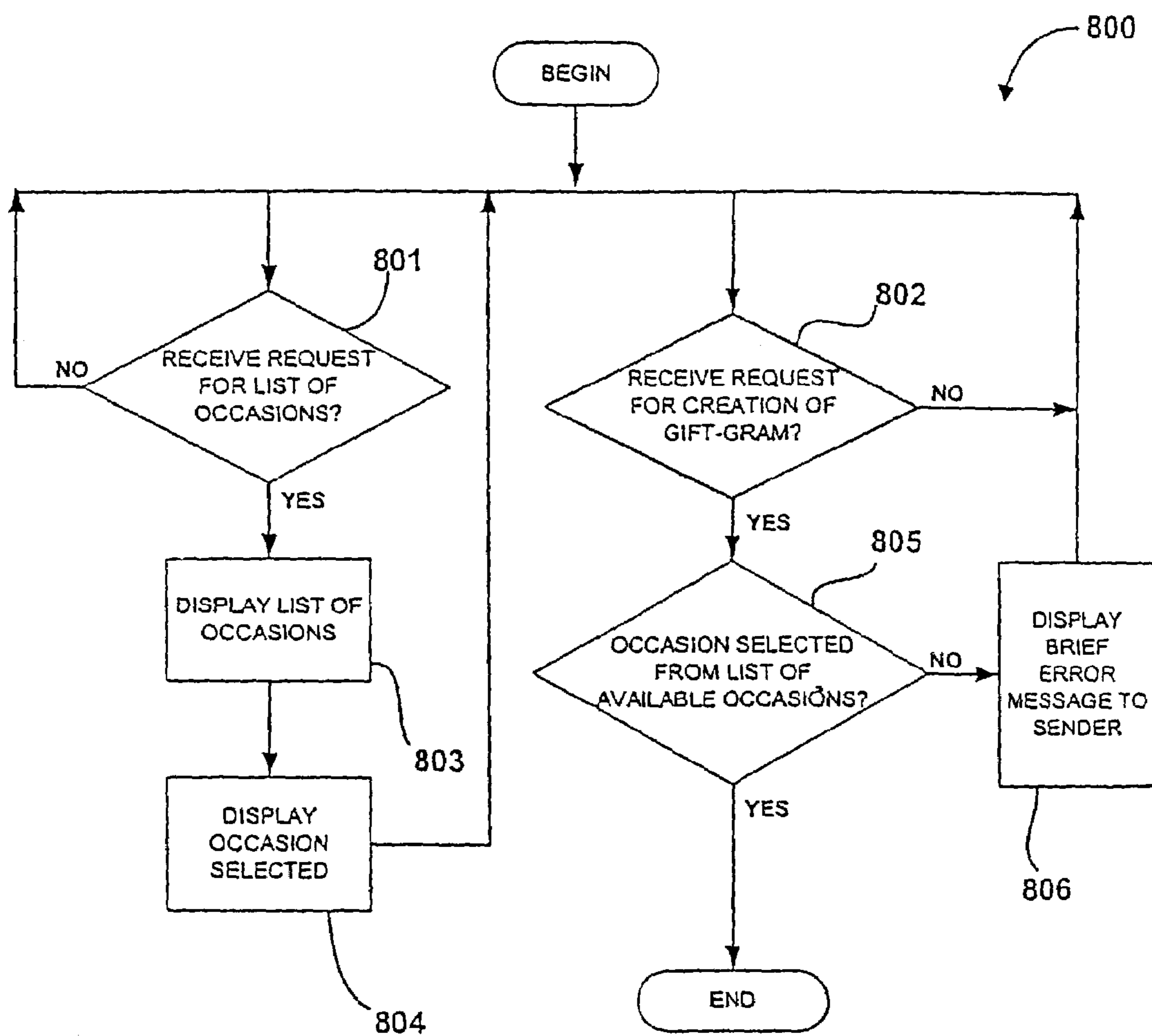


Fig. 8



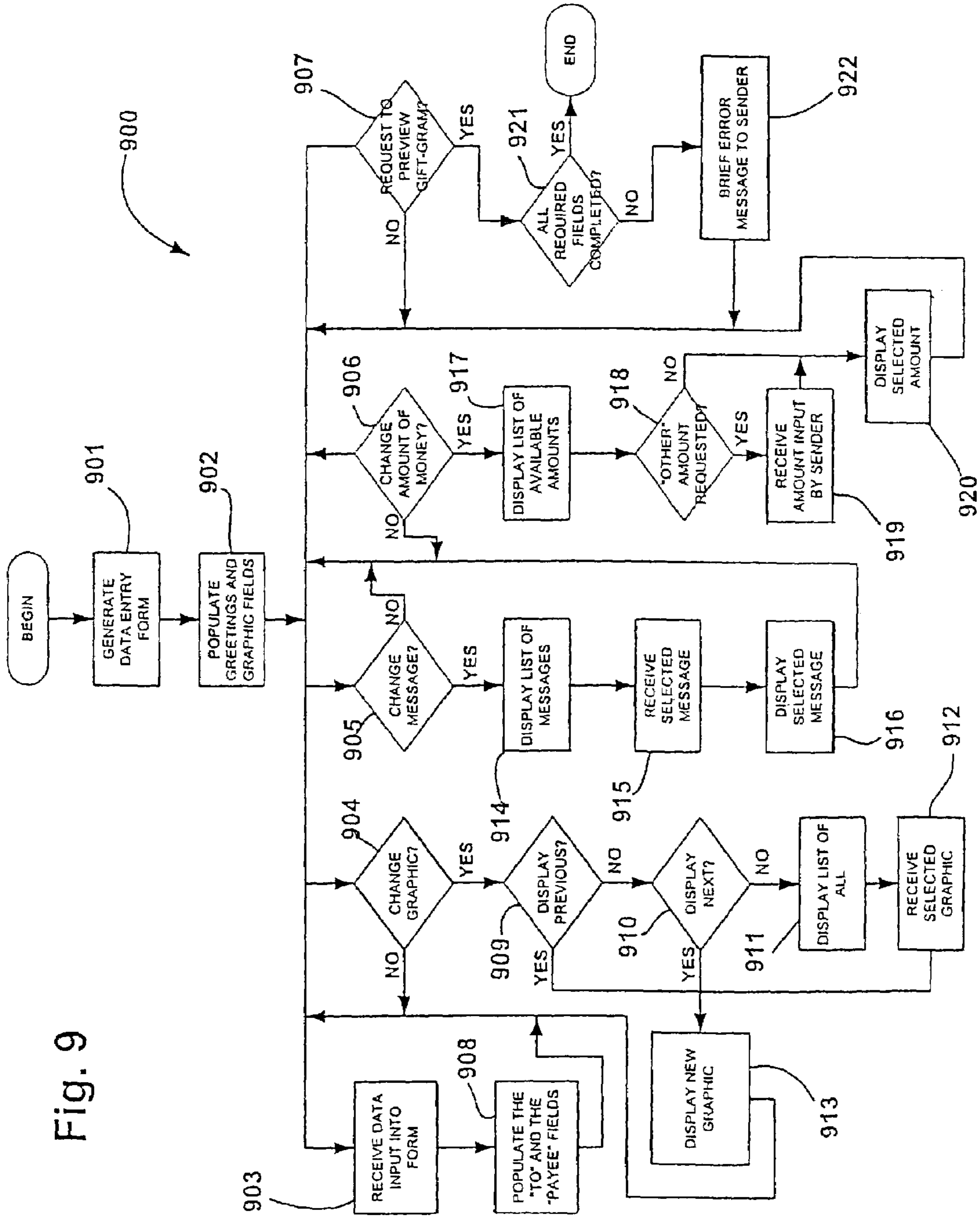


Fig. 9

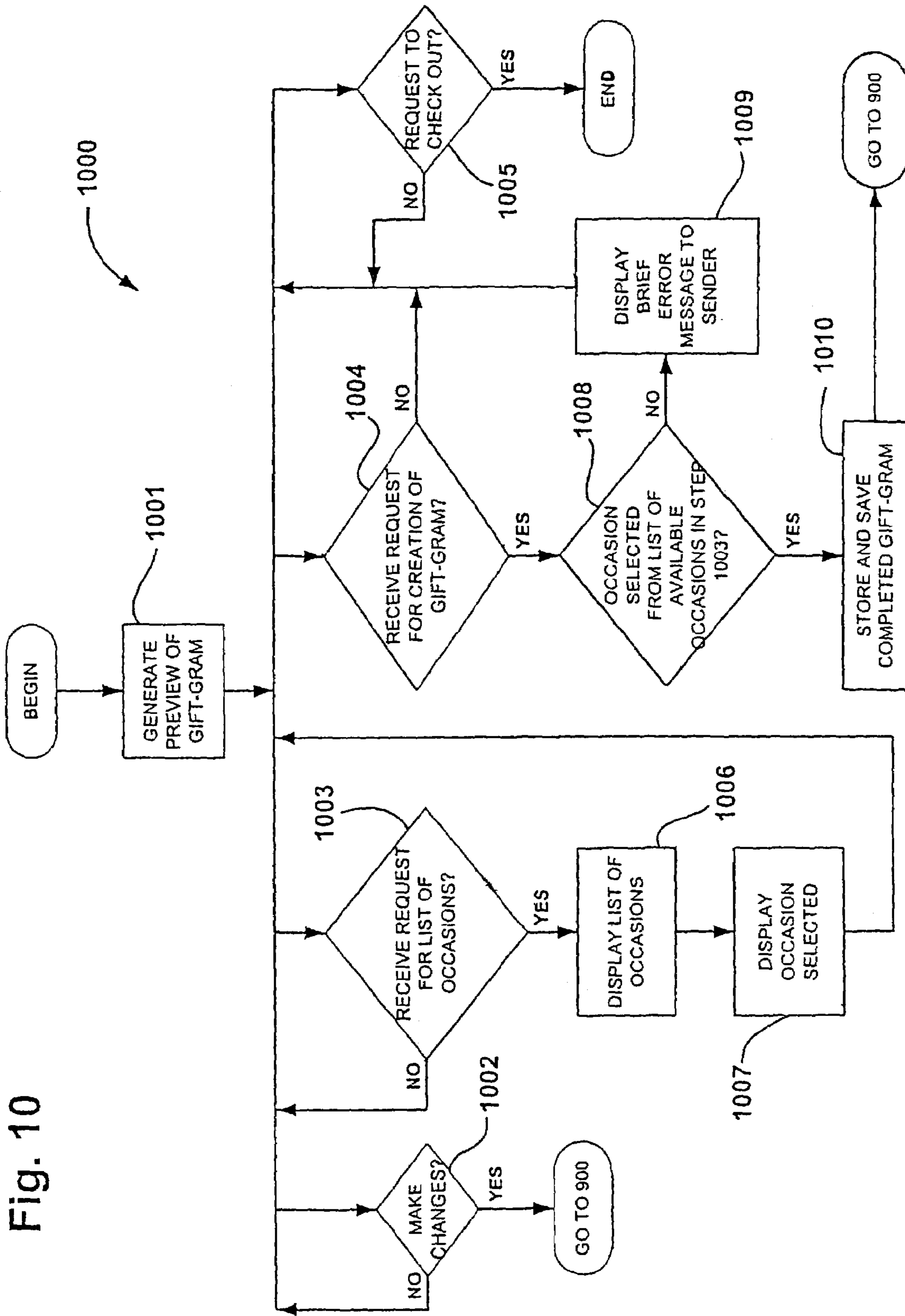


Fig. 10

Fig. 11

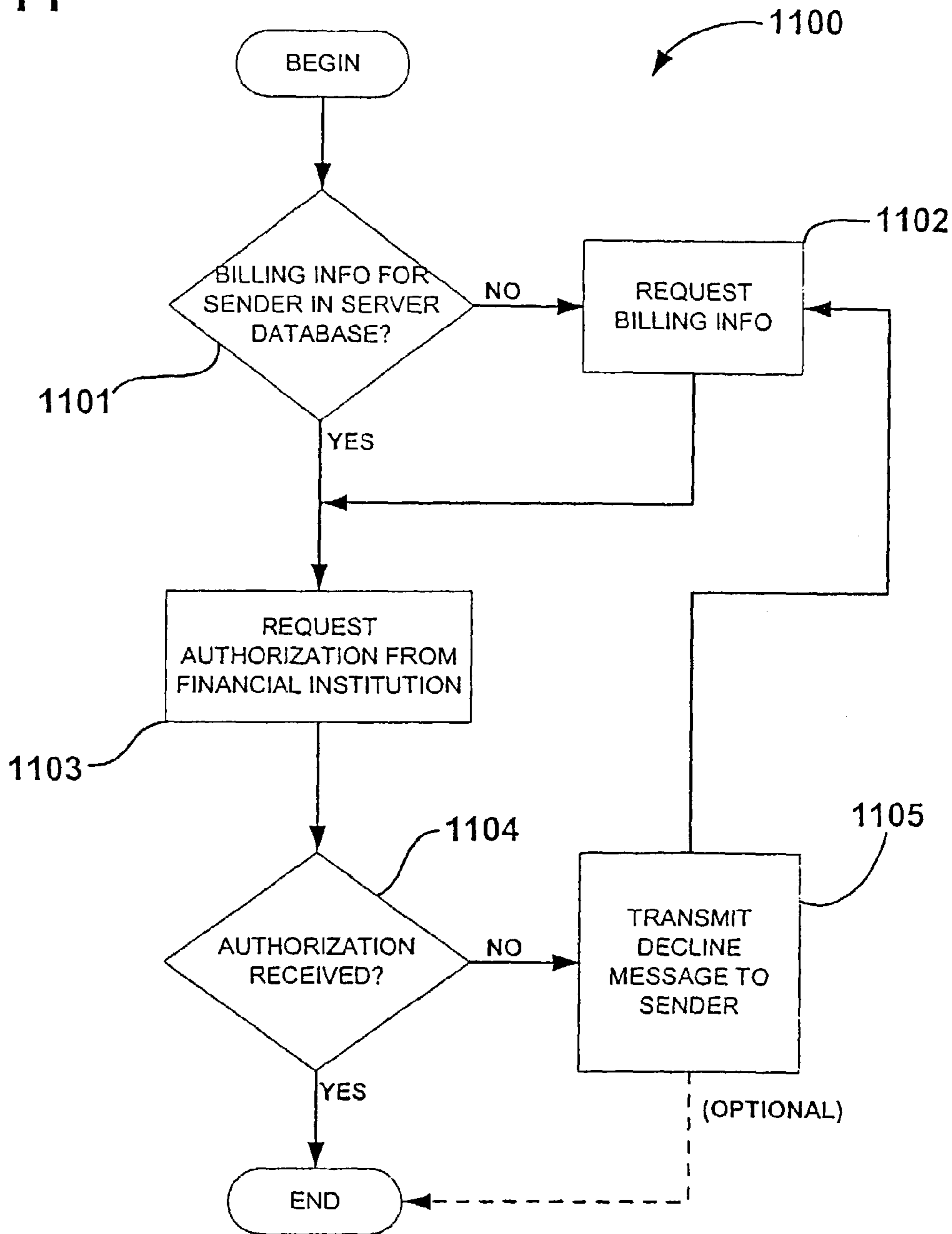
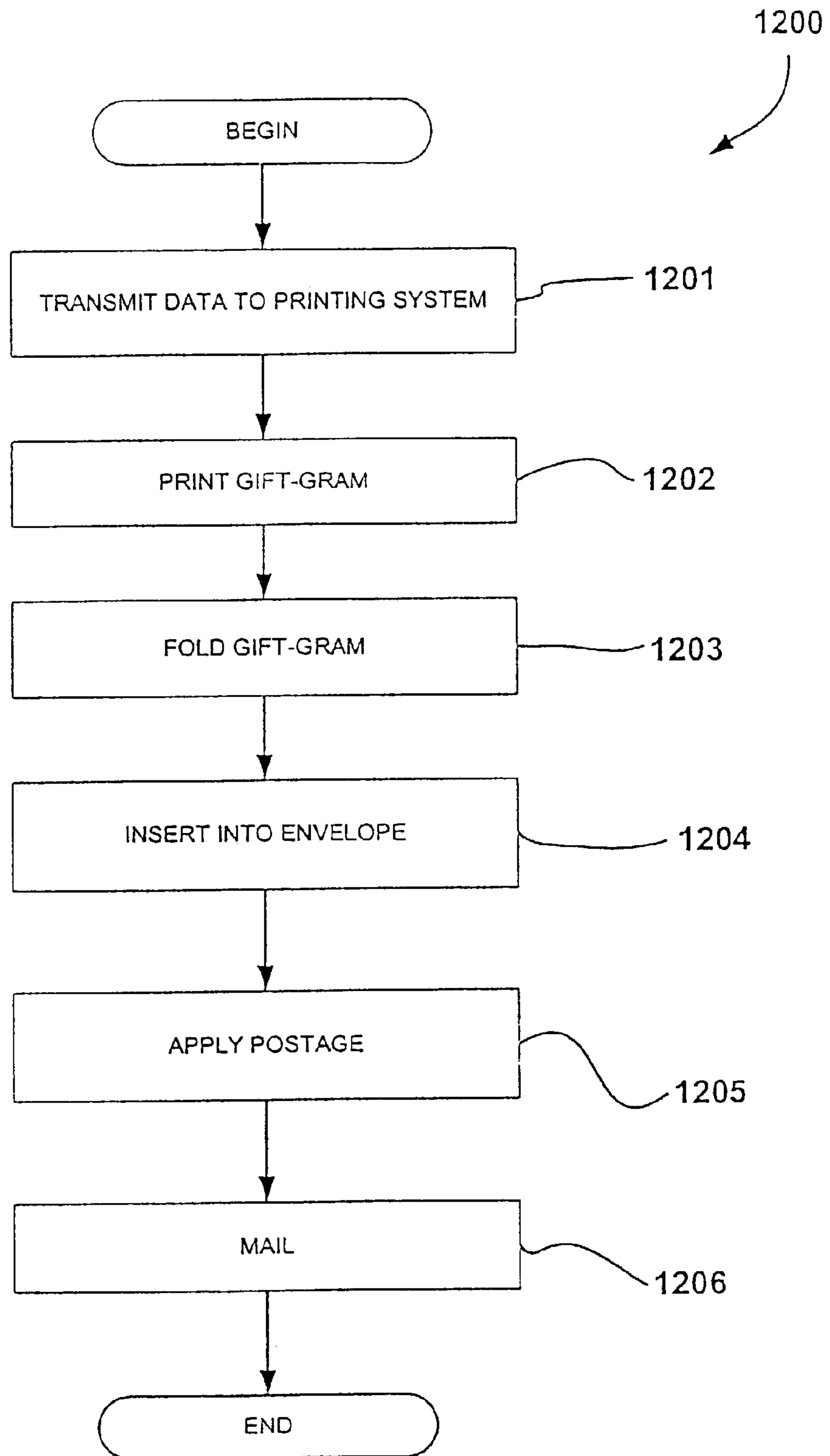
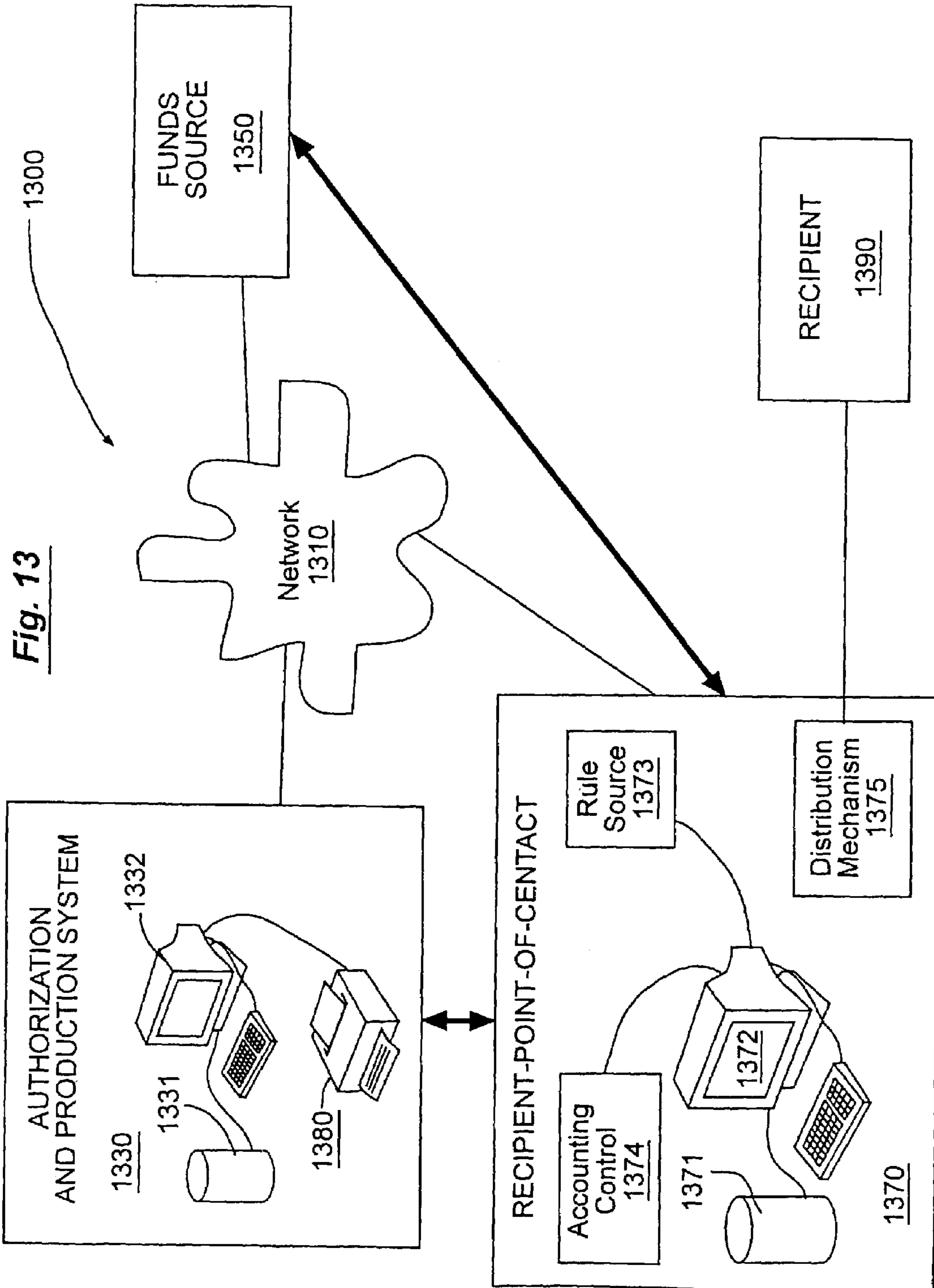


Fig. 12





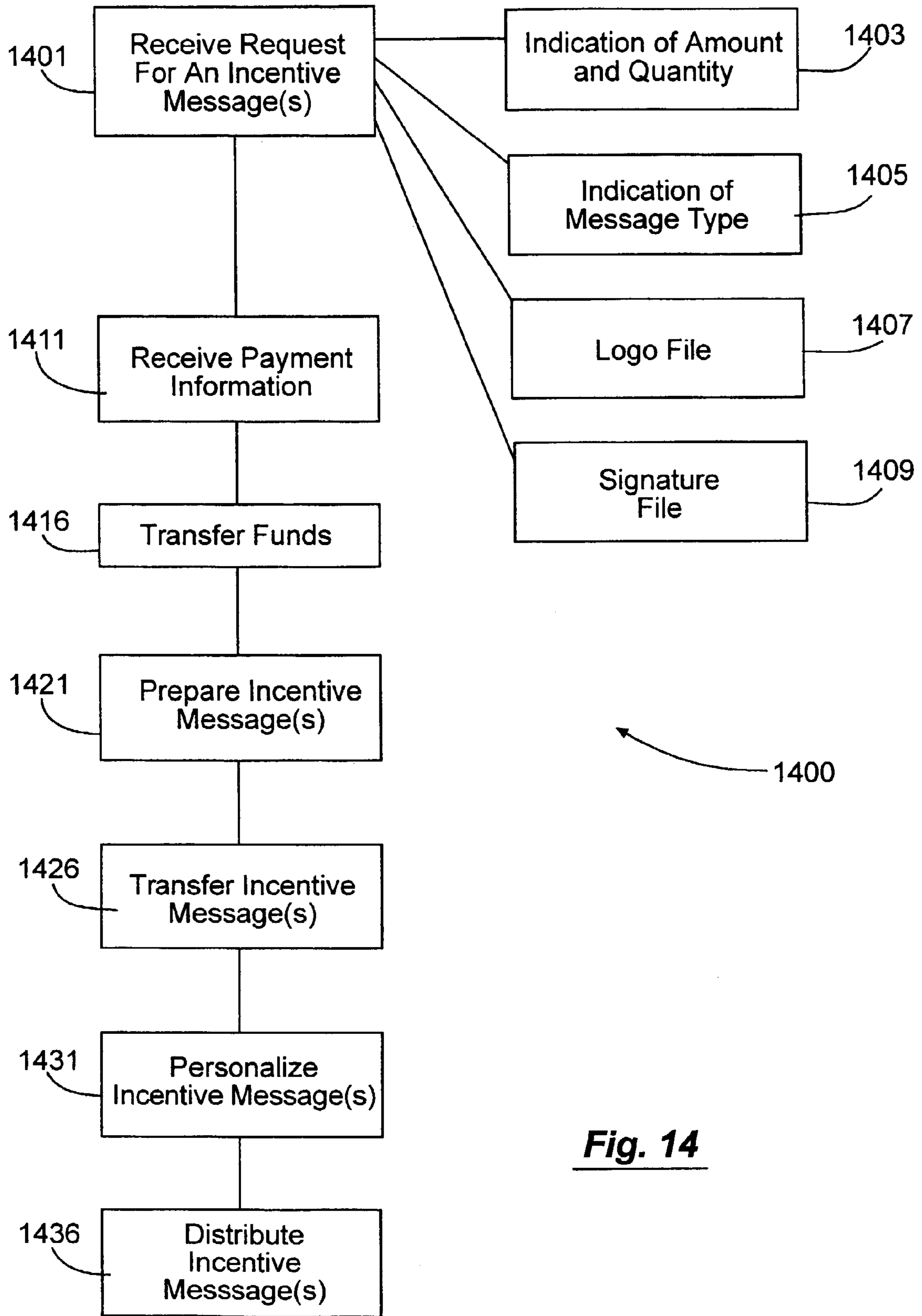


Fig. 14

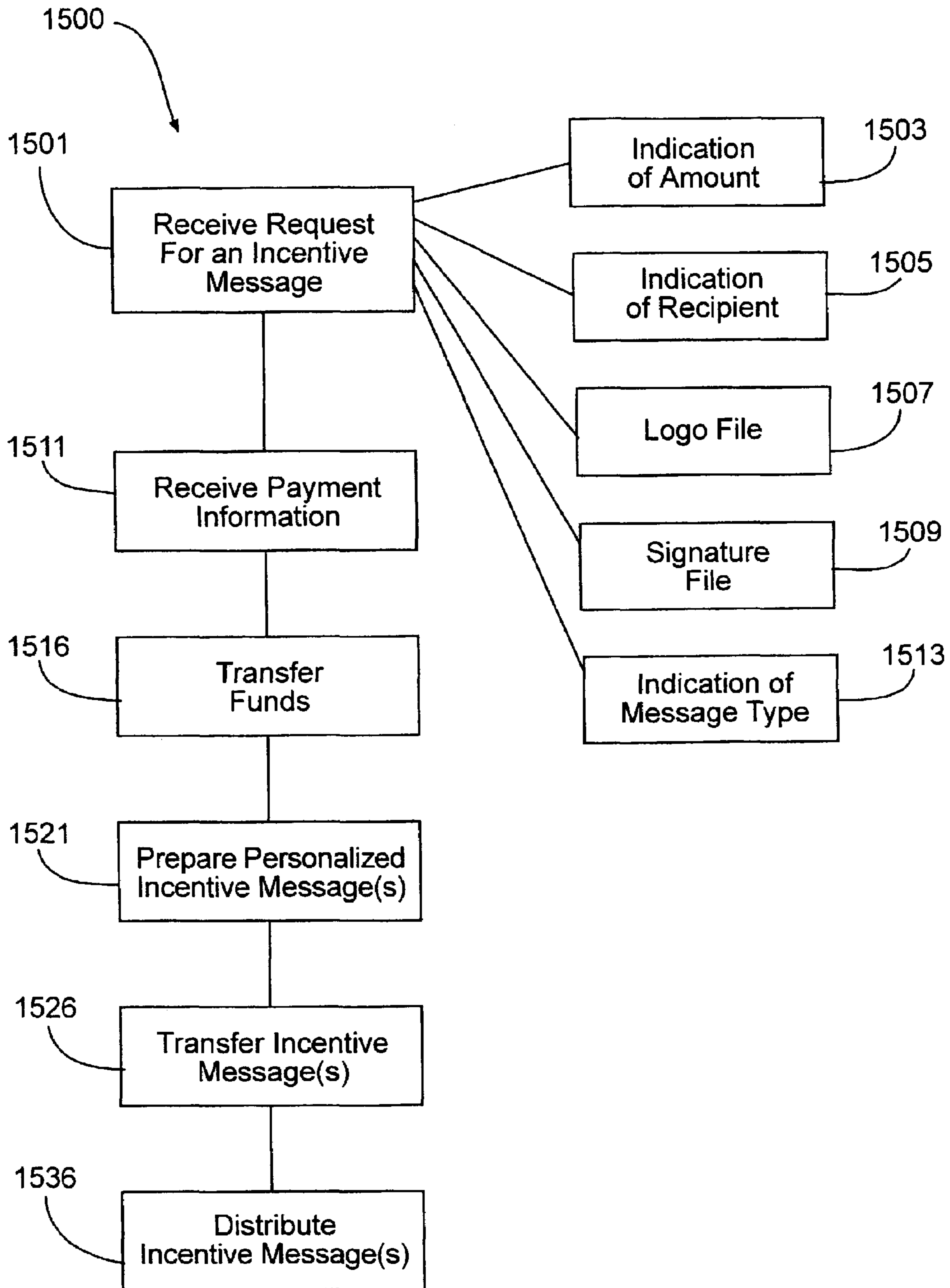


Fig 15

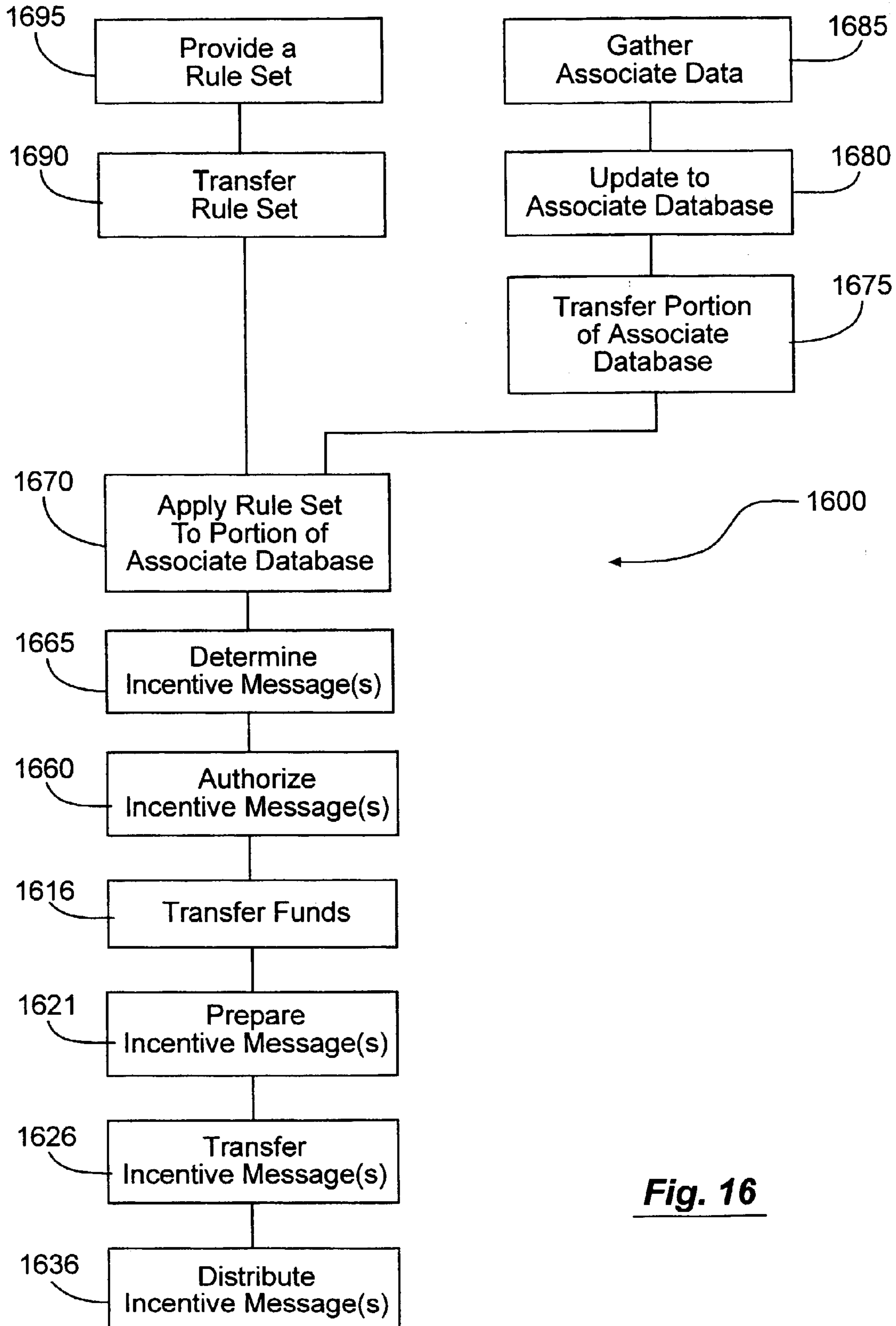


Fig. 16

Fig. 17

1700

1720a *thank you*

1710

1705 Logo

1715

Thank you for all the hard work and dedecation on the Q1 Program rollout ! We appreciate all your efforts! Thank you for all th hard work and dedication on the Q1 Program rollout! We appreciate all your efforts! Thank you for all the hard work and dedication on the Q1 Program rollout! We appreciate all your efforts!

1735

Never underestimate the power of a positive attitude

Thanks for making a difference

1720b

1725 Issuer Name

U.S. Dollar Check

1740 Pay to the Order of

\$ 25.00

Pay Exactly Twenty Five & 00/100

Authorized signature

1730

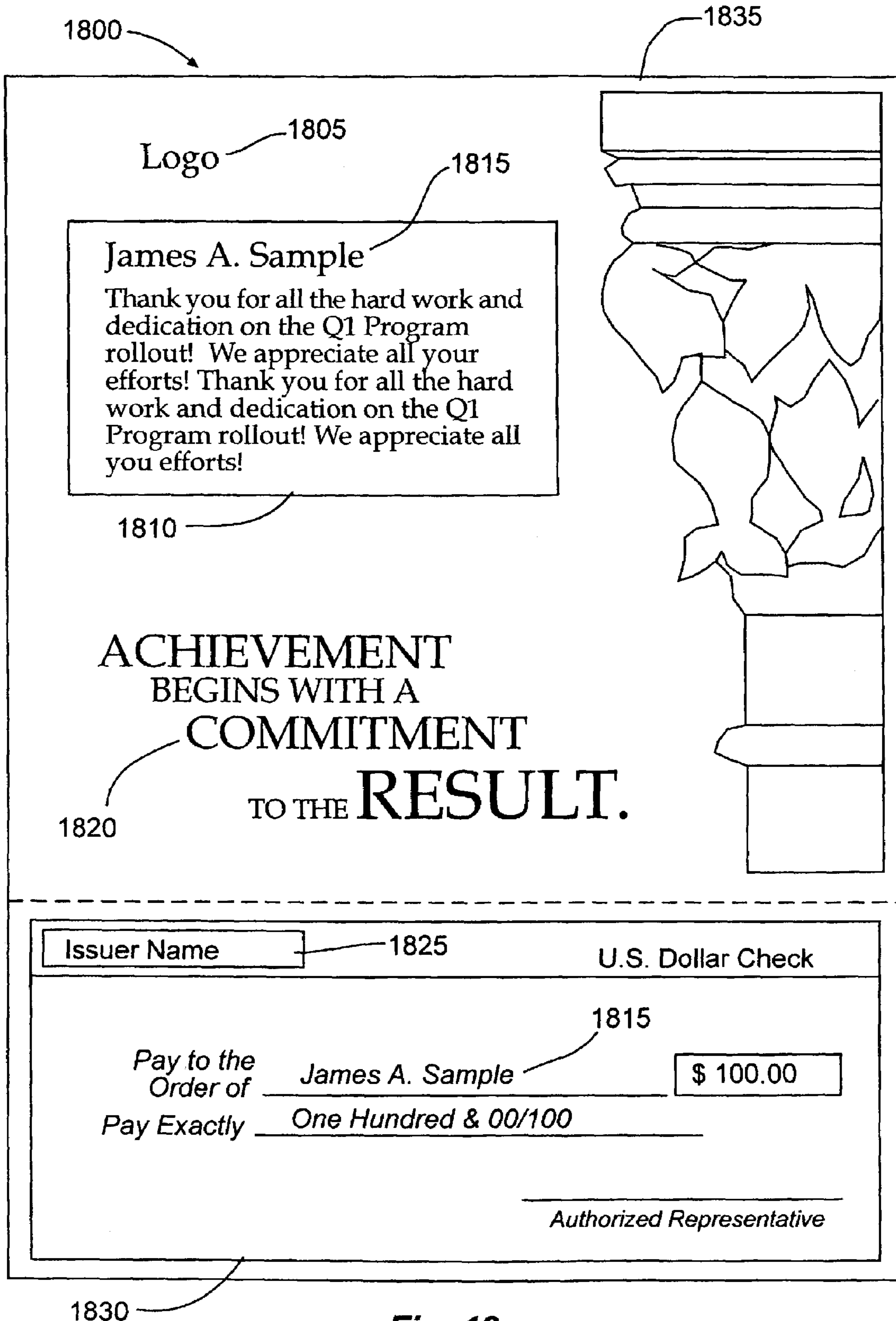
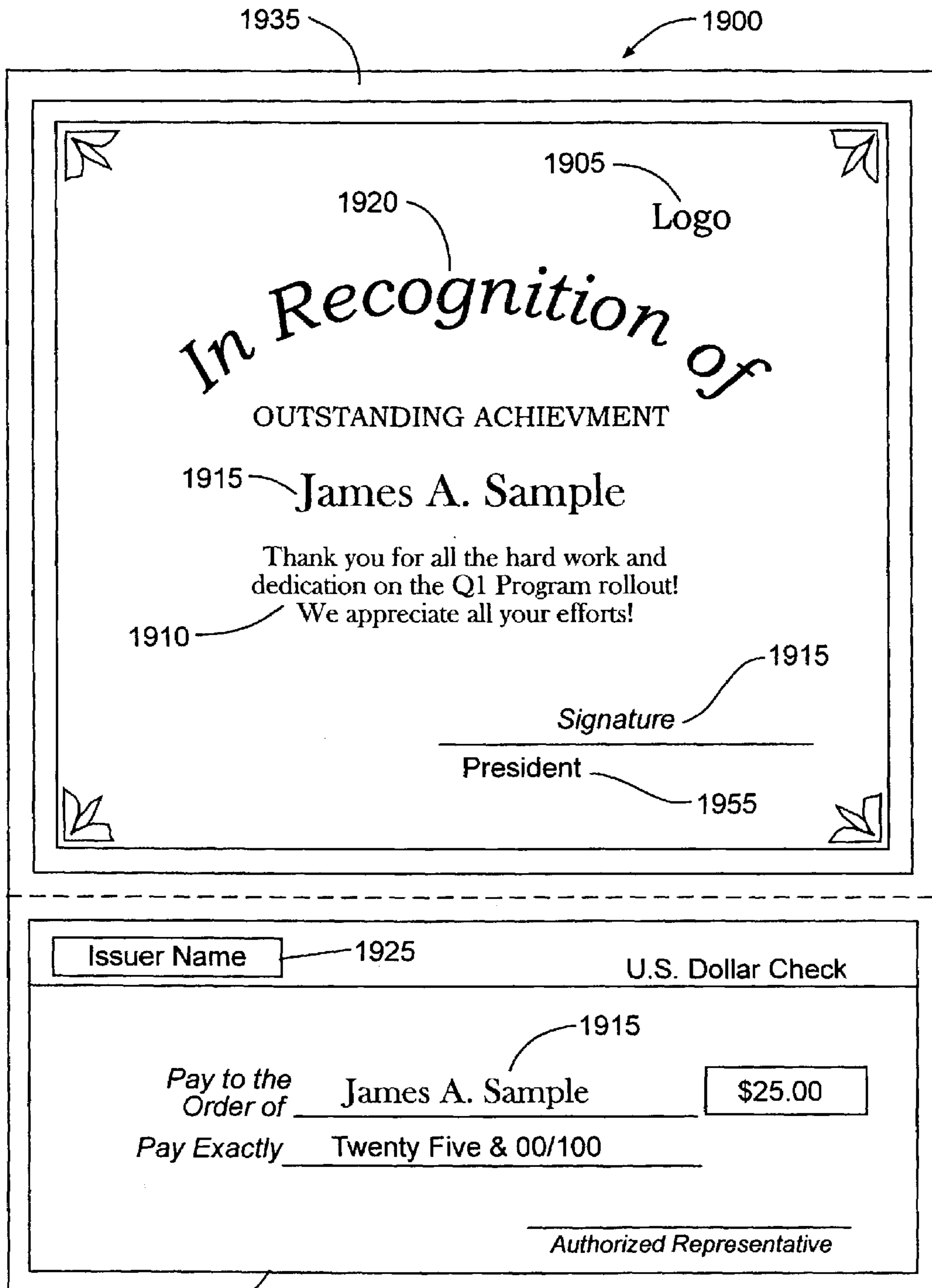


Fig. 18



1930

Fig. 19

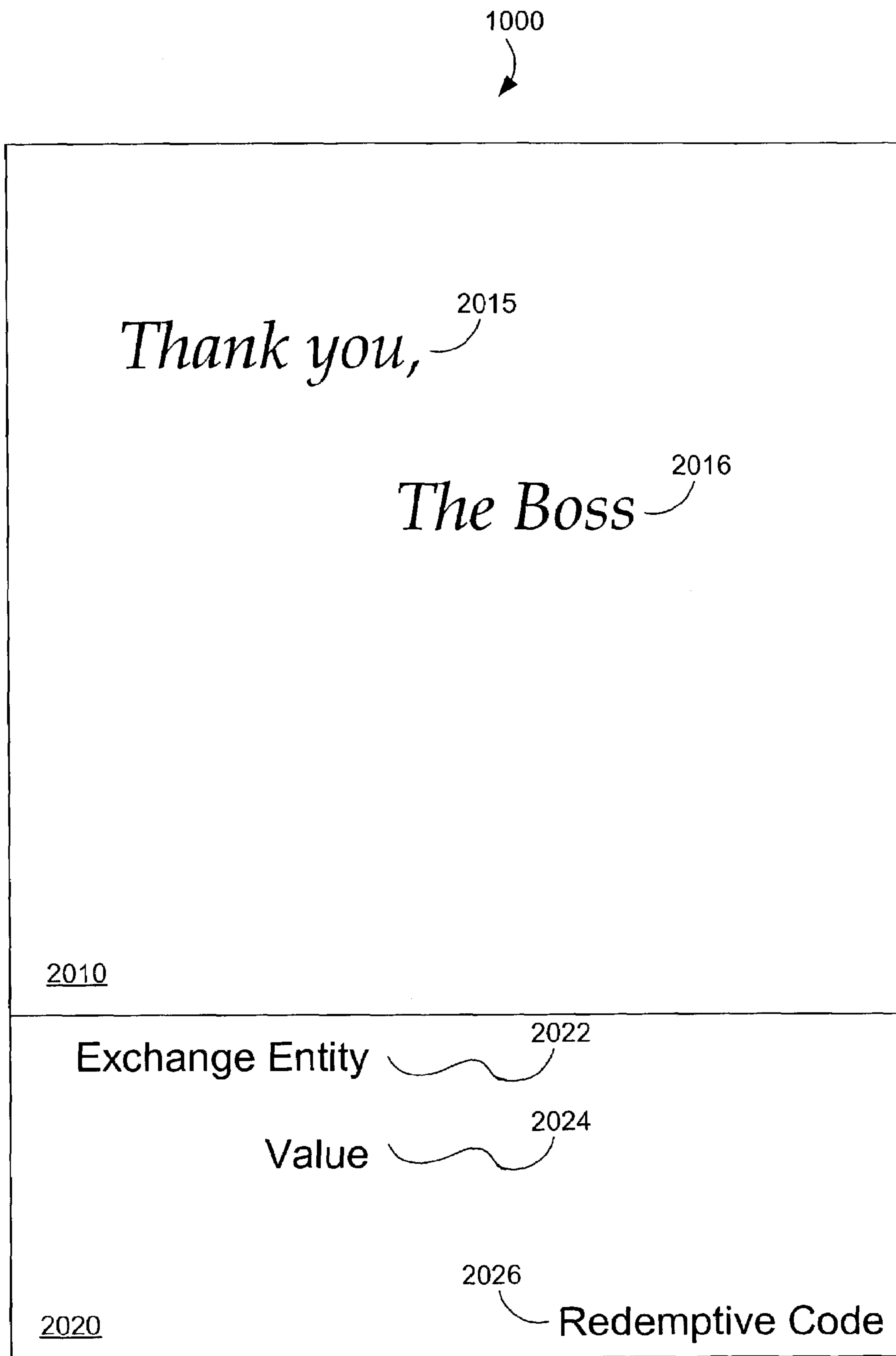


Figure 20

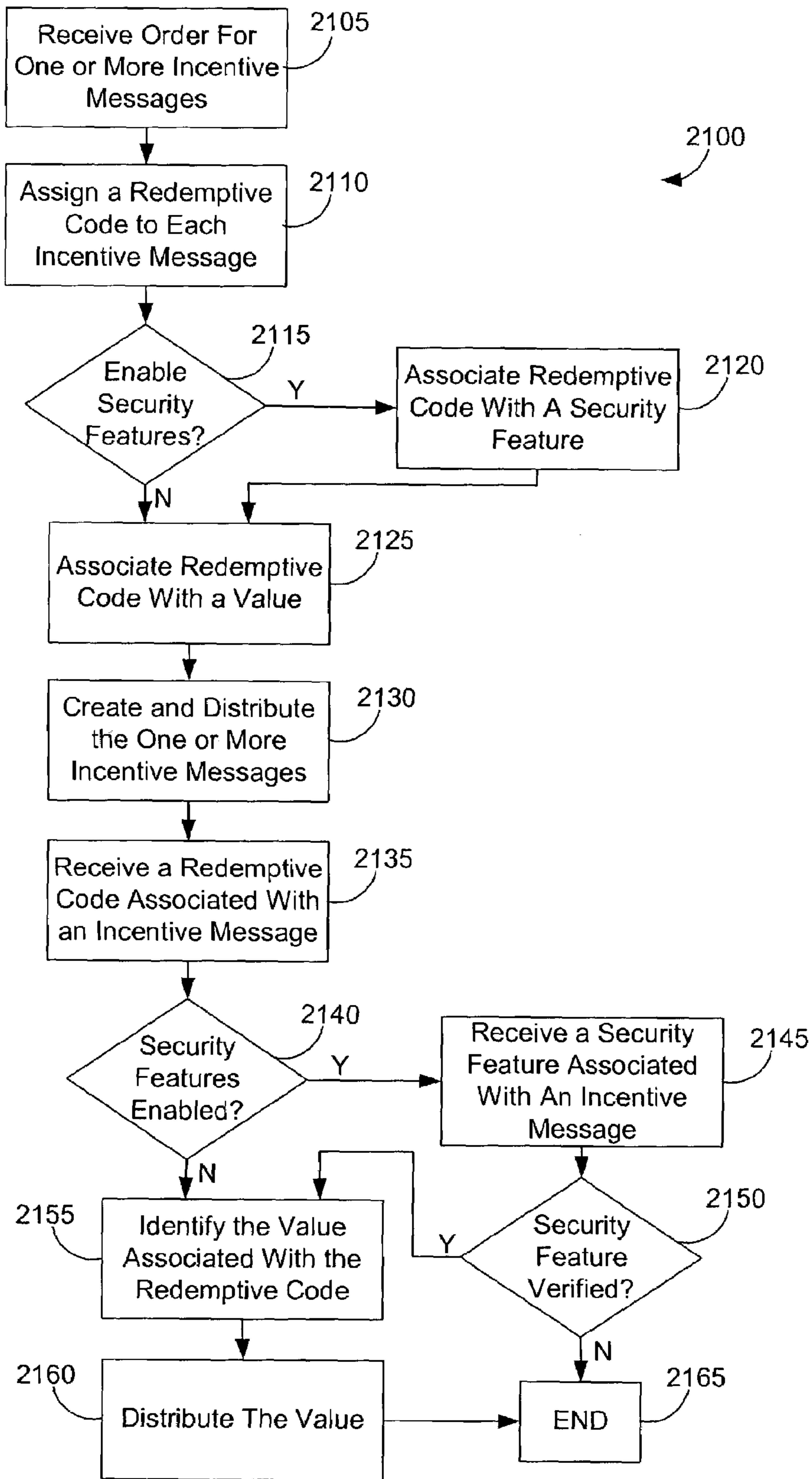


Figure 21

SYSTEMS AND METHODS FOR ORDERING AND DISTRIBUTING INCENTIVE MESSAGES

CROSS REFERENCE RELATED APPLICATIONS

The present application is a continuation in part of U.S. patent application Ser. No. 10/187,475, entitled "Systems And Methods For Ordering And Distributing Incentive Messages", and filed on Jun. 28, 2002, which is a continuation in part of U.S. patent application Ser. No. 09/737,912, entitled "Online Method and System for Ordering and Having Delivered a Paper Greeting Message and Payment Instrument", and filed on Dec. 15, 2000; and U.S. patent application Ser. No. 10/010,068, entitled "Electronic Gift Greeting", and filed on Dec. 6, 2001. The entirety of each of the preceding applications is incorporated herein by reference for all purposes.

FIELD OF THE PRESENT INVENTION

The present invention relates broadly to the transmission of customized messages and, more particularly, to the creation and delivery of a customized paper greeting message having a negotiable payment instrument included therewith or attached thereto.

BACKGROUND OF THE INVENTION

For many years, people have exchanged greeting messages with one another to celebrate holidays and special occasions. It has also been commonplace for an individual to include money or a check inside one of these cards when the holiday or special occasion, such as a Birthday, Christmas, Bar Mitzvah, or Graduation, calls for the giving of a gift. With the advent of the Internet, it is now possible for a sender to order a paper greeting message online, provide information about herself and the recipient of the greeting message, and have the paper greeting message sent to the recipient directly from the online card seller. It is now also possible to request that a gift certificate be enclosed within such a greeting message ordered online. Such a combination of mass-produced paper greeting messages and an enclosed gift certificate is currently offered jointly by Hallmark.com and GiftCert.com. Other web sites, such as Blockbuster.com, enable the sender to customize the greeting message before inclusion of the gift certificate or gift card redeemable at the particular retail establishment. Unfortunately, with either of these systems, there is no means for attaching or transmitting therewith an actual negotiable payment instrument, such as a check or money order, which is cashable by the payee by depositing the same into the banking system, which processes the instrument through normal bank clearing channels. Other web sites, such as BidPay.com, enable purchasers of an item from an auction web site to request a money order that can be mailed directly to the seller of the auctioned item to expedite the transfer of the auctioned item from the seller to the purchaser. Once a successful bid has been made for an item at an auction web site, the purchaser can choose to pay for the item by clicking on a BidPay.com logo, which links the purchaser to the BidPay.com web site. After the purchaser enters all of the necessary contact and billing information and after payment authorization has been received, a money order is printed out and mailed to the seller of the auctioned item. The money order is generally printed on an 8.5"×11" sheet of pre-printed paper and is divided into two portions. Typically, one portion is the actual

negotiable money order and the other portion is the accounting stub that contains the relevant information about the item being purchased as well as the contact information for the seller and the purchaser. Such money orders can be printed using known automated printing processes. However, as the BidPay.com web site explains, money orders are only available for auction related purchases. Additionally, the BidPay.com web site does not provide for nor is there a suggestion or reason for the purchaser to include a personalized greeting message and selected graphic image to the seller on the "accounting stub" portion of the money order.

As will be apparent from the foregoing description of the Hallmark.com, Blockbuster.com, and BidPay.com web sites, there is currently a need for an entity to be able to order a paper greeting message and request that some form of negotiable payment instrument be included therewith or attached thereto. For fraud and security reasons, a negotiable payment instrument is preferable to a generic gift certificate or gift card since the negotiable instrument can be made payable to the recipient of the message, to another payee, to a specific merchant, or to both a payee and a specific merchant. Preferably, such negotiable payment instrument would be removeably attached to the paper greeting message, which would avoid the manual or highly automated processes for inserting the payment instrument into the card. Thus, among other things, the present invention addresses these particular needs.

BRIEF SUMMARY OF THE INVENTION

Briefly described, the present invention includes, in a computerized system, a method of creating a printed greeting message having a redemptive code included therewith. In some cases, a requester of the message selects a graphic image for inclusion in the message to a recipient, provides customized text for inclusion in the message, specifying a payee and the monetary value of the negotiable payment instrument, and printing the message and negotiable payment instrument. The message can include the graphic image and customized text selected by the requestor and the negotiable payment instrument can include the payee and the monetary value selected by the requester. In some cases the payee will be the same as the recipient. In other cases, the payee and recipient may be different individuals or entities. Additionally, in some cases, the redemptive code can be placed such that it is removeably attached to the message, or that the message may be displayed without displaying the redemptive code. Further, the message and the redemptive code may also be printed on the same paper form at the same time.

One particular embodiment of the present invention provides a method for distributing an incentive message that includes a trophy and a redemptive code. In the embodiment, the trophy is detachable from the redemptive code. The method further includes receiving a request for the incentive message from a recipient point-of-contact, receiving a payment for the requested incentive message, and transferring the requested incentive message to the recipient point-of-contact. In some cases, the method further includes receiving the redemptive code, and providing a value at least in part based on the redemptive code. Such value can include, but is not limited to, cash and/or merchandise. Further instances can also include receiving a personal identification in relation to the redemptive code, accessing an file associated with the redemptive code that identifies at least one redeemer, and comparing the at least one redeemer with the personal identification. As just one particular

example, the personal identification may be a driver's license. Obtaining a driver's license can add a degree of security.

The method can further include the process of enabling the requestor to select an occasion for sending the message and payment instrument to the recipient and presenting the requestor with a proposed graphic image and proposed customized text for inclusion in the message based on the occasion selected by the requester. In another aspect of the invention, the method can further include the process of displaying a data entry form to the requestor over a computer network, in which the form has a plurality of data entry fields for displaying the graphic image, the customized text, the payee, and the monetary value of the negotiable payment instrument. Additionally, in another aspect of the present invention, the data displayed in the plurality of data entry fields is modifiable by the requestor.

Yet further, the method can include the process of receiving contact information for the recipient of the message, either by enabling the requestor to input the contact information or by enabling the requestor to select the recipient from an address book listing available recipients. Conversely, the method can further include the process of receiving contact information for the requestor. In another aspect of the present invention, the method can include the process of enabling the requestor to input billing information to pay for the creation of the message and the negotiable payment instrument. Additionally, payment authorization can be requested using the billing information obtained from the requestor. Additionally, the method may further include the process of presenting the requestor with a preview of the printed message and negotiable payment instrument and enabling the requestor to specify a delivery date for the message and negotiable payment instrument. Other embodiments of the present invention provide methods for distributing incentive messages. The methods include distributing the incentive message comprised of a trophy and a redemptive code that are severable one from another. The distribution can be performed by one or more of: electronic mail, facsimile, and physical mail.

Yet other embodiments provide an incentive message that includes a trophy and a redemptive code. The trophy is displayable such that the redemptive code is not visible. In some cases, the redemptive code is associated with a file that indicates a value. Such value can be, but is not limited to, a cash amount, or a merchandise item. In some cases, the file further indicates one or more redeemers. Such redeemers can be authorized to redeem the redemptive code.

Another aspect of the present invention includes a system for enabling a requestor to order and have delivered to a recipient a customized greeting message having a redemptive code included therewith, the system having means for selecting a graphic image for inclusion in the message, means for specifying customized text for inclusion in the message, means for specifying a payee for the negotiable payment instrument, means for selecting the monetary or other value associated with the redemptive code, means for printing the message and negotiable payment instrument, and means for distributing the message and redemptive code to the recipient.

The system may further include means for displaying a data entry form to the requestor over a computer network, in which the form has a plurality of data entry fields for displaying the graphic, the customized text, and the monetary value of the negotiable payment instrument. In another

aspect of the present invention, the information displayed in the plurality of data entry fields is modifiable by the requestor.

The system may further include means for selecting the occasion for sending the message and redemptive code. In such cases, the graphic image and customized text are pre-selected based on the occasion. Further, the graphic image and customized text may be modifiable by the requestor. In another aspect of the present invention, the system may further include means for displaying a preview of the printed message and the redemptive code to the requestor and means for enabling the requestor to specify a delivery date for the message and negotiable payment instrument.

As with the above method, in the system of the present invention the recipient and the payee may be the same or different. Further, the redemptive code may be removeably attached to the message and printed on the same paper form at the same time.

The summary provides only a general outline of the embodiments according to the present invention. Many other objects, features and advantages of the present invention will become more fully apparent from the following detailed description, the appended claims and the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

A further understanding of the nature and advantages of the present invention may be realized by reference to the figures which are described in remaining portions of the specification. In the figures, like reference numerals are used throughout several figures to refer to similar components. In some instances, a sub-label consisting of a lower case letter is associated with a reference numeral to denote one of multiple similar components. When reference is made to a reference numeral without specification to an existing sub-label, it is intended to refer to all such multiple similar components.

FIG. 1 illustrates an online ordering and delivery system in accordance with an embodiment of the present invention;

FIG. 2 is a screen shot of an example homepage hosted by a web server for use with the present invention;

FIG. 3, consisting of FIGS. 3A and 3B, is a screen shot illustrating an example data entry web page hosted by the web server of FIG. 2;

FIG. 4, consisting of FIGS. 4A and 4B, is a screen shot illustrating an example preview web page showing an example gift-gram of the present invention;

FIG. 5 is a screen shot illustrating an example data entry page for entering credit card or debit card information for use with the present invention;

FIG. 6 is a screen shot illustrating an example data entry page for entering checking account information for use with the present invention;

FIG. 7 is a flow diagram illustrating the main system routines of the online ordering and delivery system in accordance with an embodiment of the present invention;

FIG. 8 is a flow diagram illustrating the select occasion routine of FIG. 7 in accordance with an embodiment of the present invention;

FIG. 9 is a flow diagram illustrating the data entry routine of FIG. 7 in accordance with an embodiment of the present invention;

FIG. 10 is a flow diagram illustrating the preview gift-gram routine of FIG. 7 in accordance with an embodiment of the present invention;

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FIG. 11 is a flow diagram illustrating the process billing information routine of FIG. 7 in accordance with an embodiment of the present invention;

FIG. 12 is a flow diagram illustrating the print and mail routine of FIG. 7 in accordance with an embodiment of the present invention;

FIG. 13 illustrates a system in accordance with embodiments of the present invention for receiving requests for and preparing incentive messages;

FIGS. 14–16 illustrate various flow diagram of methods for procuring incentive messages in accordance with various embodiments of the present invention;

FIGS. 17–19 illustrate exemplary incentive messages in accordance with the present invention;

FIG. 20 depicts a redemptive code incentive message in accordance with embodiments of the present invention; and

FIG. 21 depicts a method in accordance with the present invention for creating, distributing and redeeming redemptive codes.

DETAILED DESCRIPTION OF THE INVENTION

The present invention is directed to systems, methods and articles for enabling an individual or entity to order a paper greeting message that can be customized or personalized and having included therewith or attached thereto a negotiable instrument. In some cases herein, the paper greeting message/payment instrument combination is referred to as a “gift-gram”, or “incentive message.” As used herein, the person ordering the gift-gram will generally be referred to the “sender” or “requester.” The person to whom the gift-gram is sent will generally be referred to as the “recipient.” In various cases, the recipient of the gift-gram will also be the payee identified on the payment instrument portion of the gift-gram; however, it is within the scope of present invention that the gift-gram could be mailed to a specific recipient and the payment instrument could be made out to a different payee. For example, a grandparent could mail the gift-gram to the ant at the parent’s address but have the payment instrument made out to the grandchild. Similarly, the payment instrument could be made out to a department store or retail merchant or it could be made out to a payee and a specific merchant or store, if desired.

For the purposes of this document, an incentive message can be any negotiable instrument that is associated with a textual and/or a graphical message. Thus, for example, an incentive message can be a gift-gram as previously described. Such negotiable instruments can be any instrument having an exchange value. For example, negotiable instruments can include, but are not limited to, checks, money orders, vouchers for plane tickets or other merchandise, checks payable to the order of a third party, gift certificates, coupons redeemable for frequent flyer miles or cellular phone minutes, and the like. Messages associated with the negotiable instruments can include, but are not limited to, special occasion greetings, congratulatory messages, get well messages, a manager’s review of a particular employee, or the like. Such messages can be referred to as a “trophy” because they recognize an accomplishment, milestone, or other occasion to which the message and/or negotiable instrument are related. The messages can be textual, graphical, or a combination thereof. Thus, for example, a message can include a logo associated with the recipient point-of-contact. Based on this discussion, one of ordinary skill in the art will recognize a number of other

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message types and/or negotiable instruments that can be combined to create an incentive message in accordance with the present invention.

Also for purposes of this document, a recipient point-of-contact can be any entity desiring to distribute incentive messages to one or more recipients associated therewith. Thus, a recipient point-of-contact can be an employer with a number of recipient employees. As another example, a recipient point-of-contact can be a company desiring to distribute incentive messages to one or more recipient clients. As will be appreciated, a recipient is any person or entity enjoying some relationship and/or association with a recipient point-of-contact. Thus, for example, a recipient can be an employee, a charitable donor, a client, a customer, or any other associate of the recipient point-of-contact. Based on this discussion, one of ordinary skill in the art will recognize a number of other examples of a recipient point-of-contact and/or recipients that are possible in accordance with the present invention.

As a specific example utilizing one embodiment of the present invention, systems and methods are provided that allow a requester, such as a human resources manager for a recipient point-of-contact, to request incentive messages for all recipient employees that have worked for the recipient point-of-contact for five years. The requested incentive messages are authorized, produced and delivered via a central authorization system. The incentive messages can be delivered to a recipient point-of-contact, where they are personalized and distributed to one or more recipients associated with the recipient point-of-contact. Thus, the present invention provides a quick and efficient mechanism for encouraging and/or rewarding employees of the recipient point-of-contact and/or other. The following discussion provides greater detail about the systems and methods associated with the present invention. From such discussion, one of ordinary skill in the art will recognize the myriad of possible applications for the present invention in addition to the previously recited specific example.

FIG. 1 illustrates an on-line network system 10 for enabling a sender 12 to create a gift-gram 14 and have it sent to a recipient 16 in accordance with an embodiment of the present invention. The system 10 is connected for computer communications via the known world wide computer network, known as the Internet, which is shown generally at 20 and depicted as a “cloud” to indicate the amorphous and nebulous manner in which computers communicate using this network.

The system 10 contemplates the sender 12 having access to a personal computer 18, which would have access to the Internet 20 using any known means, such as phone connection, cable connection, wireless connection, and the like. In addition, the computer 18 would need to have suitable software, such as a “web browser,” to enable the computer 18 to access the online web site or other computer-network accessible facility, hosted by web server 22. Web server 22 can be a standard computer, computer server, or combination of computer servers programmed and configured to host an on-line web site accessible over the Internet 20. Although it is contemplated that the gift-gram 14 of the present invention could be ordered by the sender 12 over the Internet 20 using a computer 18 equipped with a suitable web browser and connected to the web server 22 of the gift-gram producer, other methods of communicating with the computer server of the gift gram producer, such as a kiosk, a hand-held device, and the like, are also contemplated within the scope of the present invention.

It is further contemplated that web server 22 would be connected, directly, indirectly, or through known networking means, to printing system 24. Using known printing and processing techniques, the printing system 24 would be capable of printing a high volume of gift-grams with MICR ink using either pre-printed forms or blank forms, folding and inserting each gift-gram into an envelope having a window for the address, and placing proper postage on the outside of each envelope for mailing or other commercial delivery. The system 10 also contemplates inclusion of the sender's financial institution 26, which could be a bank account or credit card account of the sender 12.

FIG. 1 also illustrates a sequence of steps, identified by circled letters, by which the various entities communicate with each other using the present invention. For example, in step A, the sender 12 "orders" a gift-gram 14 online from web server 22. More specifically, sender 12 accesses the web site hosted by the web server 22 over the Internet 20, and the sender 12 and web server 22 communicate back and forth until sufficient information has been exchanged for the gift-gram 14 to be "ordered," a process which will be described in greater detail hereinafter. Once the gift-gram 14 had been ordered online, web server 22 would communicate with sender's financial institution 26 in step B to request authorization of payment for the cost of the gift-gram 14. In step C, sender's financial institution 26 would authorize or refuse the transaction for the cost of the gift-gram. Although communication between web server 22 and financial institution 26 is shown going through the Internet 20, such communication could also occur through other conventional channels, such as a phone line or secure banking network. In an alternate embodiment (not shown), it is possible for sender 12 to have a money account or stored value account directly with the company that operates web server 22, in which case, authorization of payment would not need to go to sender's financial institution 26, but could take place within web server 22 itself or between web server 22 and another server (not shown) operated by the same company.

In step D, after payment had been authorized, web server 22 would communicate with printer system 24 to initiate actual preparation of the gift-gram 14. Web server 22 would transfer all data and information necessary to fill in all of the "fields" of the gift-gram, as will be described hereinafter. The actual printing process used by printing system 24, including the use of MICR printing techniques, folding of the gift-gram 14, inserting of the gift-gram 14 into an envelope, and the placement of sufficient postage for mailing on the envelope are all known to those skilled in the printing art. In step E, the gift-gram 14 is actually mailed to recipient 16 using known mailing techniques.

Referring now to FIG. 2, a typical Internet homepage 40 that could be hosted by web server 22 and displayed on sender's computer 18 using a suitable web browser is displayed. Although the homepage 40 is shown to be that of Western Union® Gift-gram™, other companies could offer a similar service and product with their own customized web pages and still fall within the scope of the present invention. Additionally, although the functionality of the present invention will now be described with reference to specific web pages (FIGS. 2-6), it should be understood that the various functions ascribed to each web page could be rearranged, repositioned, reformatted, and the like, and still fall within the intended scope of the present invention. For example, pull down menu 42 and button 46 (described in greater detail hereinafter) are shown and described with reference to FIG. 2; however, their function could easily be moved to another web page, such as at the beginning of data entry web page

50 of FIG. 3A or to another web page altogether without affecting the functionality and processes of the present invention. As another example, the functionality of homepage 40 and data entry web page 50 could easily be combined into a single web page using known programming techniques, again, without affecting the functionality and processes of the present invention.

Homepage 40 includes general information 44 about the gift-gram web site. In addition, using pull down menu 42, sender 12 can select the "occasion" for the gift-gram, which will determine what pre-selected graphics and greetings will be offered to the sender on the data entry page 50 (see FIGS. 3A and 3B) and which will appear on the gift-gram 14. By way of example, "birthday" has been-selected in pull down menu 42. Other options for the "occasion" for sending the gift-gram 14 are as limitless as the human imagination, but could include such things as Christmas, Easter, Graduation, Wedding, Anniversary, Valentine's Day, Mother's Day, Secretary's Day, and the like. Once the occasion has been selected, sender 12 can select button 46 to proceed to the data entry web page 50.

The data entry web page 50 is illustrated in FIGS. 3A and 3B. The message field 52 is pre-populated based on the selected "occasion" chosen in pull down menu 42; however, sender 12 has the option and capability of adding, modifying, or deleting the pre-selected message by moving the cursor into the field and typing a new message in known manner. The sender 12 next proceeds to the "from" field 54 to input her "informal" title based on her relationship, if any, with the recipient 16. Optionally, if this field is left blank, then the sender's actual name, obtained from the billing information data entry web pages (described hereinafter) or from the web server database, can be used as the default name in field 104, as shown in FIG. 4A. Next the sender enters the name 56,58, street address 60,62, city 64, state 66, and zip code 68 of the recipient 16. Although not shown, it would be easy to include on the data entry web page 50 a link to an address book maintained by the web server 22 having a list of recipients previously entered by the sender 12 and from which fields 56-68 could be automatically filled by merely selecting the name of the intended recipient 16 from the address book. Like message field 52, graphic 70 is pre-selected based on the selection chosen in pull down menu 42. Note, however, that the sender 12 has the option of scrolling backward 72, scrolling forward 74, or viewing all available images 76 in the web server database by selecting the appropriate button on the screen in known manner. If the sender 12 scrolls forward or backward, a new graphic image will appear in place of graphic 70. If the sender 12 decides to view all available images 76, such images would either be displayed in a new "window" on the computer screen or displayed in a designated area on the data entry web page 50. If the sender selects a new image from the displayed images, again, that new image will appear in place of the graphic 70. Field 78 is automatically filled in using the information entered into field 56; however, if desired, sender 12 can input a different name if she wants the payment instrument made payable to a payees) different from the recipient of the gift-gram specified in fields 56 and 58. In pull down menu 80, the sender 12 can select from a number of pre-written messages, which will then appear in window 82. The list of available pre-written messages is pre-populated based on the occasion selected by the sender 12. If desired, the sender 12 can add, modify, or delete the pre-written message in window 82. The sender 12 can also create her own personalized message by typing the message directly into window 82 in known manner. A graphic version

of the payment instrument **84** appears at the bottom of the data entry screen **50**. Field **86** is automatically filled in based on the information entered for fields **56**, **58**, and **78**. If field **78** is the same as field **56** or **56** in combination with field **58**, field **86** will be filled in with the information from fields **56** and **58**; however, if field **78** is different from field **56** or field **56** in combination with **58**, field **86** will be filled in with the data input into field **78**. Using pull down menu **88**, the sender **12** can select how much money she wants to send to recipient **16** as a gift. Generally, sender will be offered several limited choices for amount of the payment instrument, such as \$10, \$20, \$50, and other. If "other" is selected, the sender **12** can input a custom amount of money; however, web server **22** will generally cap the amount at a certain level for fraud and security reasons. Unless the sender **12** decides to change any of the fields in the data entry page **50**, which can be done while viewing the page **50**, the sender **12** will next be able to preview on her computer **18** how the gift-gram **14** will appear when printed by selecting button **90** in known manner.

FIGS. **4A** and **4B** illustrate an example gift-gram print preview screen shot **100**. The screen shot roughly approximates the proportions the gift-gram **14** will have once printed. In the preferred embodiment, the upper two thirds of the preview screen contain the greeting portion **101** and the lower one third contains the payment instrument **134**. The actual proportions between the greeting portion **101** and the payment instrument **134** of the actual gift-gram **14** can vary within the scope of the present invention. Preferably, the gift-gram **14** is printed as a single sheet with the payment instrument portion detachable from the greeting portion for ease in cashing the same. The two portions are separated by a simulated perforation **132**, which corresponds with the perforation that occurs on the preferred version of the actual gift-gram **14**. The greeting portion **101** contains the message that was entered into field **52**. The informal title **104** is the one that the sender **12** entered into field **54**. The recipient's name **106**, **108** corresponds to that entered into fields **56**, **58**, respectively. The recipient's address **110**, **112** corresponds to that entered into fields **60**, **62**, respectively. And the recipient's city **114**, state **116**, and zip code **118** correspond to that entered into fields **64**, **66**, and **68**, respectively. Graphic **120** correspond to whichever graphic **70** was finally selected by the sender **12** as described previously. The "to" line **128** corresponds with the name entered into field **78**, and the message **130** corresponds with the message entered into field **82**. The graphic version of the payment instrument **134** shows the payee **136**, which corresponds with the payee shown in field **86**. The amount **138** of the payment instrument corresponds with the amount selected in pull down menu **88**.

After previewing the graphic version of the payment instrument, the sender **12** has the option of going back and making changes to any of the data entry fields by selecting button **140**, which returns the sender **12** to the data entry web page **50**. If the sender **12** wants to create an additional gift-gram to send to someone else, the sender **12** can select a new "occasion" from pull down menu **142** and then go to a new data entry web page **50** by selecting button **144**. Alternatively, if the sender **12** does not want to create any additional gift-grams, the sender can select button **146** to complete the processing of the order.

The sender **12** would then go to a check out web page (not shown). At the check out page, the sender **12** would first be given the opportunity to select delivery method, such as First Class Mail, Priority Mail, or Express Mail, for sending the gift-gram **14** to the recipient **16**. Once this option had been

chosen, the cost for sending the gift-gram would be presented to the sender **12**. If the sender **12** had previously registered with the web server **22**, the sender would be given the opportunity of paying for the gift-gram **14** using a predefined credit card, debit card, or checking account. If the sender **12** had not previously registered or desired to register a new payment method, the sender would be directed to an account setup screen such as those shown in FIGS. **5** and **6**.

FIG. **5** illustrates an example of a credit card/debit card entry web page **150**. Such a web page is conventional and would contain data entry fields, such as account name **152**, card type **154**, account number **156**, security number **158**, expiration month and year **160**, first name **162**, middle initial **164**, and last name **166**, as they appear on the card. The sender **12** would also specify a primary address **168**, which would be pre-filled using sender's home address **170** if known, or a new billing address **172**, if different from **170**. Address fields **174**, **176**, **178**, **180**, **182**, and **184** are self-explanatory. At the end of the data entry web page, the sender **12** could select the cancel button **186** to delete the field entries and return to the previous web page or select the submit button **188** to have the account set up and processed.

FIG. **6** merely illustrates an example of a checking account setup web page **190**, which is also conventional. This web page would include data entry fields, such as check number **192**, account information **194**, a confirmation of account information **196**, a name of the account **198**, a driver's license or state ID number **200**, and the state **202** in which such ID was issued. At the end of this data entry web page **190**, the sender **12** could select the cancel button **204** to delete the field entries and return to the previous web page or select the submit button **206** to have the account set up and processed.

Once billing information was entered and selected by the sender **12**, the web server **22** would request and wait for fund authorization from the sender's financial institution **26** before initiating a print command to printing system **24**, as described previously. Although not shown, on the check out page, the sender **12** could enter a desired date in the future for mailing of the gift-gram **14**. Such date could be set and web server **22** would delay sending the printing command to the printer system **24** until such a date, provided fund authorization had been received prior to the requested mailing date.

Turning now to FIGS. **7-12**, the methods and processes of the present invention as previously described are shown in flow chart format. More specifically, FIG. **7** illustrates the main process system **700**, which comprises the main sequence of routines taken by on-line network system **10**. Once sender **12** accesses the web server **22**, a select occasion routine **800** is initiated. Once the select occasion routine **800** is completed, the data entry routine **900** is initiated. This same process repeats through the preview gift-gram routine **1000**, the process billing information routine **1100**, and the print and mail routine **1200**.

Referring now to FIG. **8**, the select occasion routine **800** will be discussed in greater detail. Beginning at steps **801** and **802**, the system runs an endless loop waiting for the sender either to request a list of the occasions for sending the gift-gram in step **801** or to request creation of a gift-gram in step **802**. For reasons that will become apparent, the sender is first required to request the list of occasions available in step **801**. Once this is done, the system proceeds to step **803** and displays the list of available occasions for which gift-grams can be created using the system. The displayed list may be in a pull-down menu format, such as that shown by menu **42** in FIG. **2**. Once the sender selects one of the

occasions from the list of available occasions, the system proceeds to step **804** and displays the selected “occasion” in the main window of the pull down menu **42**. The system then returns to the endless loop, again, waiting for the sender either to request a list of the occasions for sending the gift-gram in step **801** or to request creation of a gift-gram in step **802**. If the sender requests to create a gift-gram in step **802**, in step **805** the system verifies that the sender has actually selected an occasion from the list of occasions available. If none has been selected, the system displays a brief message to the sender in step **806** requesting that she select an occasion. If an occasion has been selected, the system proceeds to the data entry routine **900**.

Referring now to FIG. **9**, the data entry routine **900** is illustrated. Beginning at step **901**, the system generates a data entry form web page. Next, in step **902**, the system pre-populates the greeting fields and displays a graphic in the graphics field based on the occasion selected by the sender as discussed previously. Next, in steps **903** through **907**, the system runs an endless loop waiting for the sender to complete the data entry form and then to request a preview of the gift-gram. As will be explained, the sender cannot proceed to the preview gift-gram routine **1000** until all required information has been input into the data fields. In step **903**, the sender inputs data into the data entry fields in the form. In step **908**, the system automatically populates the “to” and “payee” data field using information provided by the sender in other data fields. The sender can override the automated entries in step **908** by typing new information directly into the appropriate field during step **903**.

In step **904**, the sender has the option of changing the graphic previously selected in step **902**. In steps **909** and **910**, respectively, the sender can request that the “previous” or “next” graphic in the list of available graphics be displayed. Alternatively, in step **911**, the sender can request that all available graphics be displayed for selection purposes. In step **912**, the sender selects one of the available graphics. In step **913**, the selected graphic is displayed in the data entry form in place of the originally pre-selected graphic.

In step **905**, the sender has the option of changing the message displayed, for example, in field **82** and previously selected in step **902**. In step **914**, the list of available pre-written messages is displayed. In step **915**, the sender selects one of the pre-written messages. In step **916**, the selected message is displayed in the data entry form in place of the originally pre-selected message. Obviously, the sender has the option of adding, modifying, or deleting the message in field **82** by inputting the appropriate text in step **903**.

In step **906**, the sender has the option of changing the amount of the payment instrument that will be part of the gift-gram. The amount of the payment instrument can be set by default at a minimum level, such as \$10.00, and pre-populated in step **902**. Alternatively, the amount can be initially left blank, which would require the sender to affirmatively select an amount. In step **917**, the list of available amounts of money that can be included on the payment instrument is presented, for example, in a pull down menu format. If the sender selects the “other” option rather than one of the specific amounts presented, the sender is required to input the amount in step **919**. The selected amount or the input amount of the payment instrument is then displayed in the relevant data entry field in step **920**.

In step **907**, the sender has the option of requesting a preview of the gift-gram. In step **921**, if all required fields have been completed by the sender or the system, then the system will initiate the preview gift-gram routine **1000**. If all of the required data entry fields have not been completed, the

sender is presented in step **922** with a brief message explaining that additional information must be entered and the sender returns to the endless loop in which the sender must input data into the data entry fields.

Referring now to FIG. **10**, the preview gift-gram routine **1000** is illustrated and will be discussed in greater detail. In step **1001**, the system generates a web page preview of approximately what the gift-gram will look like when printed. In steps **1002** through **1005**, the system runs an endless loop waiting for the sender to request the opportunity to make changes to the existing gift-gram, to save the existing gift-gram and create a new one, or to request the opportunity to “check out” and send the gift-gram. More specifically, in step **1002**, the sender may request the opportunity to make-changes to the previously created gift-gram. This allows the sender to make any necessary corrections or modification that she notes while previewing the gift-gram. If the sender wants to make changes, she is sent back to the data entry routine **900**.

With steps **1003** and **1004**, the sender has the option of saving the current gift-gram and creating a new one. Once again, to create a new gift-gram, the sender is first required to request the list of occasions available in step **1003**. Once this is done, the system proceeds to step **1006** and displays the list of available occasions for which gift-grams can be created using the system. The displayed list may be in a pull-down menu format, such as that shown by menu **142** in FIG. **4B**. Once the sender selects one of the occasions from the list of available occasions, the system proceeds to step **1007** and displays the selected “occasion” in the main window of the pull down menu **142**. The system then returns to the endless loop. If the sender requests to create a new gift-gram in step **1004**, in step **1008** the system verifies that the sender has actually selected an occasion from the list of occasions available in step **1003**. If none has been selected in step **1003**, the system displays a brief message to the sender in step **1009** requesting that she select an occasion. If an occasion has been selected, the system stores and saves the existing gift-gram data and information in step **1010**, then the system initiates a new data entry routine **900** for the new gift-gram.

In step **1005**, after previewing the gift-gram, the sender has the option of checking out. If the sender requests the check out procedure, the system proceeds to the process billing information routine **1100**.

Referring now to FIG. **11**, the process billing information routine **1100** is illustrated. In step **1101**, the system checks its database to see if the sender has previously submitted billing information, such as through a registration process. If the system does not have any billing information, such as credit card, debit card, or checking account information, the system requests such information in step **1102**. Since the inputting of billing information over the Internet is conventional and can be accomplished by data entry web pages, such as those shown in FIGS. **5** and **6**, the specific processes are not described in detail herein. Once the system has billing information for the sender, the system sends a request for billing authorization to the financial institution of the sender in step **1103**. If billing authorization is not received after a predetermined period of time or if authorization is declined by the financial institution in step **1104**, the system transmits a message to the sender in step **1105** explaining the response received from the financial institution. FIG. **11** shows the system returning to step **1102** to receive alternate billing information, such as a different credit card, etc; however, the system could also be set up to end the entire process if payment authorization is not received. In any case,

once payment authorization is received in step **1104**, the system proceeds to the print and mail gift-gram routine **1200**.

Turning now to FIG. **12**, the basic steps of the print and mail gift-gram routine are illustrated. In step **1201**, the system transmits to the printing system all of the data and formatting necessary to print the gift-gram. In step **1202**, the printing system prints the gift-gram. In step **1203**, the gift-gram is cut (if printed from a continuous roll of paper) and the gift-gram is then folded. In step **1204**, the gift-gram is inserted into its envelope. Preferably, the mailing address is printed onto the gift-gram during step **1202**, and in step **1204**, the gift-gram is inserted into its envelope, which has a window through which the address will show. Further, the envelope may also include a "return" address window through which the message and "to" field information from data fields **102** and **104** would show. In step **1205**, postage is applied to the envelope. The envelope will vary depending upon whether the gift-gram is being sent by First Class Mail or some other type of express mail delivery. In step **1206**, the envelope with the gift-gram is mailed to the recipient. Mailing completes the essential steps of the present routine and overall system. Follow-up mail tracking, although potentially available, is known in the art and beyond the scope of the present invention.

Referring now to FIG. **13**, an incentive message system **1300** in accordance with an embodiment of the present invention is illustrated. Incentive message system **1300** includes an authorization and production system **1330**, a recipient point-of-contact **1370**, and a funds source **1350** all communicably coupled via a communication network **1310**. Communication network **1310** can be any communication network capable of providing communications between the various elements of incentive message system **1300**. In some embodiments, communication network **1310** is the Internet providing message based communication between any of recipient point-of-contact **1370**, funds source **1350**, and/or authorization and production system **1330**. In other embodiments, communication network **1310** comprises a TCP/IP compliant virtual private network (VPN). In yet other embodiments, communication network **1310** includes the Internet for communication between recipient point-of-contact **1370** and authorization system **1330**, and a VPN between authorization system **1330** and funds source **1350**. However, it should be recognized that other communication networks could be used to provide similar functionality. For example, communication network **1310** can be a local area network (LAN), a wide area network (WAN), a telephone network, a cellular telephone network, a virtual private network (VPN), the Internet, an optical network, a wireless network, or any other similar communication network or combination thereof.

Funds source **1350** can be any source of funds used to cover an amount indicated by the negotiable instruments of the incentive messages and/or transaction fees related to creating the incentive messages. Thus, for example, funds source **1350** can be a credit account, a credit card company, a bank, a company providing cellular minutes, frequent flyer miles and/or merchandise, or the like. Further, in some embodiments, funds source is two distinct entities where one of the entities provides funds to pay transaction fees and the other entity provides merchandise designated by the negotiable instrument provided with an incentive message. Thus, for example, creation of an incentive message may include a transaction fee of a nickel and include a negotiable instrument good for a turkey at a local supermarket chain. In such a case, funds source **1350** can include a bank associated

with recipient point-of-contact **1370** to pay the transaction fee, and the local supermarket to cover the negotiable instrument, where the local supermarket enjoys a separate contractual arrangement with recipient point-of-contact **1370**. Alternatively, funds source **1350** can be just the bank providing funds to cover both transaction fee and the merchandise. In such a case, authorization system **1330** can be responsible for transferring funds from the bank to the local supermarket to cover the merchandise indicated by the negotiable instrument.

As an alternative example, creation of an incentive message may include the same transaction fee, but include a money order drawn on an entity maintaining authorization system **1330**. In such a case, funds source **1350** can include a bank associated with recipient point-of-contact **1370** that provides funds sufficient to cover the money order and the transaction fees. Authorization and production system **1330** transfers funds from the bank to cover both the transaction fees and the money order, and in turn authorizes printing and distribution of an incentive message including the money order. In some cases, incentive messages are not provided to recipient point-of-contact **1370** until all funds are received.

As previously suggested, authorization and production system **1330** provides a central control function of incentive message system **1300**. Authorization and production system **1330** includes a database **1331**, a computer **1332**, and a printer **1380** or other mechanism for producing incentive messages. In some embodiments, an entity that maintains authorization facilities associated with authorization and production system **1300** maintains printer **1380**, while in other embodiments, printer **1380** is maintained by a third party and used in part under the direction of an entity providing the authorization services to create incentive messages.

Database **1331** includes information about relationships with various recipient point-of-contacts **1370** and/or funds sources **1350**. Computer **1332** can be any microprocessor based device capable of initiating and/or receiving communications via communication network **1310**, responding to requests from recipient point-of-contact **1370**, and interacting with funds source **1350**. In one particular embodiment, computer **1332** is a group of computers including a network server, and a database server.

Recipient point-of-contact **1370** includes a computer **1372**, a database **1371**, a rule source **1373**, an accounting control **1374**, a distribution mechanism **1375**. Database **1371** can be any database capable of maintaining information about one or more potential recipients. Thus, database **1371** can include, but is not limited to, information about employees, donors, customers, clients, or other associates of recipient point-of-contact **1370**. Such information can include date of birth, employment anniversary dates, milestones such as amount of sales, performance review statistics, or any other information that can be used as the basis of providing an incentive message to the potential recipient.

Computer **1372** can be any computer capable of communicating with authorization and production system **1330** via communication network **1310**, and receiving and/or accessing information related to incentive messages. In one embodiment, computer **1372** is a personal computer (PC), while in other embodiments, computer **1372** is a combination of a database server and a personal computer. It should be recognized that any computer, or combination of computers can be used in accordance with the present invention. Thus, computer **1372** can include a PC, a network server, laptop computer, a network server, a personal digital assistant (PDA), any combination thereof, or the like.

Accounting control **1374** includes systems responsible for accounting for the various transaction fees and costs of negotiable instruments associated with incentive messages that are created. Further, in some cases, accounting control **1374** is responsible for transferring funds to funds source **1530** to cover creation of incentive messages. As such, accounting control **1374** can include a computer and software running thereon to provide such functionality. Alternatively, accounting control **1374** can include software running on computer **1372**. Rule source **1373** includes systems responsible for defining and/or executing rules that govern the creation and distribution of incentive messages. In one embodiment, rule source **1373** is a computer and a database of parameters that, for example, initiate the creation of an incentive message for all employees of recipient point-of-contact **1370** that have achieved a set performance criteria. In some cases, the requesting of incentive messages is performed automatically under the control of rule source **1373**. In other embodiments, rule source **1373** merely provides an indication of incentive messages that could possibly be created, and a person using computer **1372** actually requests creation of one or more of the indicated incentive messages. In particular embodiments, rule source **1373** is implemented as part of authorization and production system **1330**, while in the illustrated embodiment, it is implemented as part of recipient point-of-contact **1370**.

Distribution mechanism **1375** includes systems responsible for distributing incentive messages to recipients **1390**. As such, distribution mechanism **1375** can include an inter-office mail system associated with recipient point-of-contact **1370**, or simply a person that finds the recipients and delivers the incentive messages. Alternatively, distribution mechanism **1375** can include an email system that informs one or more recipients that an incentive message is available for them to pick up at some central or other location. In accordance with the present invention, many other distribution systems are of course possible.

Referring to FIG. **14**, a flow diagram **1400** illustrates a method in accordance with some embodiments of the present invention for using incentive message system **1300**. Following flow diagram **1400**, a request for an incentive message is received (block **1401**). In some embodiments, such a request is received from recipient point-of-contact **1370**. The request for an incentive message can include the following: an amount of the negotiable instrument and a quantity of the incentive messages requested (block **1403**), an indication of the message type (block **1405**), a logo file that includes an electronic version of the logo to be printed on the incentive message (block **1407**), and/or a signature file that includes an electronic version of a signature that is to be affixed to the incentive message (block **1409**). Along with the information to be included with the incentive message(s) (block **1403–1409**), payment information is received from the requesting party (block **1411**). Such payment information can include, but is not limited to, a bank account number, a credit card number, or the like from which payment for the requested incentive message(s) can be obtained. Upon receiving the payment information, authorization and production system **1330** transfers funds from a funds source **1350** designated by the payment information (block **1416**).

In addition, the requested incentive message(s) are prepared in accordance with the information provided by the requesting recipient point-of-contact (block **1421**). In some cases, no preparation is performed prior to transferring the funds. In other cases, all preparation is performed and the incentive message(s) provided to the requesting recipient

point-of-contact prior to transferring the funds. Such incentive message(s) can be prepared by providing a proof of the incentive message(s) to an outside printing vendor and having the messages printed in bulk. This approach is particularly applicable where limited values for the negotiable instruments are available, and limited messages are available. Further, such an approach is advantageous where no logo or signature files are to be included. In other cases, preparation of the incentive message(s) can be done using a printer maintained by authorization and production system **1330**. Such an approach is particularly applicable to situations where only a limited number of incentive message(s) are to be created, and where the incentive message(s) are to be highly customized to meet the requirements of a recipient point-of-contact. Thus, in cases where logos, signatures, and other such customizations are to be included, it can be advantageous to print only limited numbers using a printer local to authorization and production system **1330**.

The prepared incentive messages can then be transferred to the requesting recipient point-of-contact (block **1426**). In some cases, the incentive messages are personalized by the recipient point-of-contact to address particular needs (block **1431**). Such personalization can include adding the name of a recipient to the negotiable instrument and/or the message line of an incentive message. The personalized incentive messages can then be distributed to the intended recipients (block **1436**).

Referring to FIG. **15**, a flow diagram **1500** illustrates a method in accordance with other embodiments of the present invention for using incentive message system **1300**. Following flow diagram **1500**, a request for an incentive message is received (block **1501**). In some embodiments, such a request is received from recipient point-of-contact **1370**. The request for an incentive message can include the following: an amount of the negotiable instrument (block **1503**), an indication of the recipient of the incentive message (block **1505**), a logo file that includes an electronic version of the logo to be printed on the incentive message (block **1507**), a signature file that includes an electronic version of a signature that is to be affixed to the incentive message (block **1509**), and/or an indication of the message type (block **1513**). Along with the information to be included with the incentive message(s) (blocks **1503–1513**), payment information is received from the requesting party (block **1511**). Such payment information can include, but is not limited to, a bank account number, a credit card number, or the like from which payment for the requested incentive message(s) can be obtained. Upon receiving the payment information, authorization and production system **1330** transfers funds from a funds source **1350** designated by the payment information (block **1516**).

In addition, the requested incentive message(s) are prepared in accordance with the information provided by the requesting recipient point-of-contact (block **1521**). In some cases, no preparation is performed prior to transferring the funds. In other cases, all preparation is performed and the incentive message(s) provided to the requesting recipient point-of-contact prior to transferring the funds. Such incentive message(s) can be prepared by providing a proof of the incentive message(s) to an outside printing vendor and having the messages printed in bulk. This approach is particularly applicable where limited values for the negotiable instruments are available, and limited messages are available. Further, such an approach is advantageous where no logo or signature files are to be included. In other cases, preparation of the incentive message(s) can be done using a printer maintained by authorization and production system

1330. Such an approach is particularly applicable to situations where only a limited number of incentive message(s) are to be created, and where the incentive message(s) are to be highly customized to meet the requirements of a recipient point-of-contact. Thus, in cases where logos, signatures, and other such customizations are to be included, it can be advantageous to print only limited numbers using a printer local to authorization and production system **1330**.

The prepared incentive messages can then be transferred to the requesting recipient point-of-contact (block **1526**). In some cases, the prepared incentive messages are transferred directly to the various recipients indicated by the requesting recipient point-of-contact (blocks **1526–1536**). In other cases, the prepared incentive message(s) are transferred to the requesting recipient point-of-contact, which in turn distributes the incentive message(s) to the designated recipients.

Referring to FIG. **16**, a flow diagram **1600** illustrates a method in accordance with one embodiment of the present invention for using incentive message system **1300** to automatically request incentive messages. Following flow diagram **1600**, a rule set governing the creation and distribution of incentive messages is provided (block **1695**). Providing the rule set can include defining the rules, and in some cases, formatting the rule set into a computer program whereby the rules can be automatically applied to information associated with one or more potential recipients to determine which, if any of the potential recipients will be provided with an incentive message. Many examples of rule sets are possible in accordance with the present invention.

For example, a rule set may indicate that all customers of recipient point-of-contact **1370** that purchased more than a set amount of goods or services will be provided with an incentive message of a particular value and with a particular message. As another example, a rule set may indicate that all employees of recipient point-of-contact **1370** that have been employed continuously for five years will be provided with an incentive message with a value and a message appropriate to the milestone. As yet another example, a rule set may indicate that all employees of recipient point-of-contact **1370** are to be given an incentive message with a message from the employees manager and a negotiable instrument in an amount commensurate with a performance review of the employee provided by the same manager. In one particularly simple embodiment, the rule set is maintained in the mind of an executive of recipient point-of-contact **1370**, and represents a biased opinion of about which recipients the executive desires to provide an incentive message. Based on this, one of ordinary skill in the art will recognize the many different rules and combinations of rules that can be implemented in accordance with the present invention.

Further, such a rule set can include an indication of the type of negotiable instrument to be provided, an amount of the negotiable instrument, and a message to be printed along with the negotiable instrument. In one particular embodiment where only money orders are provided, the request includes an amount of the money order, and the message to be printed with the money order.

After its creation, the rules set can be transferred to authorization and production system **1330** (block **1690**). This rule set can then be used by authorization and production system **1330** to automatically request the production and delivery of incentive messages. As further discussed below, this automatic request can be based on information about recipients **1390** associated with recipient point-of-contact **1370**.

Information about the potential recipients is gathered (block **1685**), stored to database **1371** (block **1680**), and at least a portion of the information is transferred to authorization and production system **1330** (block **1675**). Authorization and production system **1330** applies the transferred rule set to the transferred recipient information (block **1670**). In some embodiments, this application is performed by computer **1332**.

From application of the rule set to the information about the potential recipients (block **1670**) it is determined which of the potential recipients are to receive incentive messages (block **1665**). In addition, one or more messages to be associated with the incentive messages are formatted (block **1665**). This formatting can include selecting a canned message appropriate to the recipient, receiving and formatting a custom message, formatting a portion of a recipient's performance review for inclusion with an incentive message, and the like. As previously mentioned, the message can be any textual and/or graphical message that is to be associated with a negotiable instrument.

Next, the incentive messages determined by applying the rule set to the provided recipient information are authorized (block **1660**). Such authorization can include contacting a representative of recipient point-of-contact **1370**, indicating the amount of incentive messages to be provided, and requesting a verbal authorization. Alternatively, the authorization may be implicit in the rule set and/or recipient information transferred from the recipient point-of-contact. A number of other more sophisticated authorization regimes may also be employed. For example, a previous address may be set up by recipient point-of-contact **1370** to which all incentive messages are to be delivered. Additionally, authorization for incentive messages may be limited to various representatives of recipient point-of-contact **1370**, and each of the representatives may be limited to authorizing only a set amount. Yet further, authorization may require that both a representative of recipient point-of-contact **1370** be contacted, as well as that representatives supervisor.

In some embodiments, as part of sending authorizing the incentive messages, a representative of recipient point-of-contact **1370** is authenticated. This can include requesting and verifying a representative's password and login name, or in other cases authentication can include a handshake of security codes between computer **1372** and authorization and production system **1330** to avoid any potential fraud. Such authorization can be performed via communication network **1310** and use passwords and user identifications where applicable. Yet further, authorization can include querying funds source **1350** to assure sufficient funds exist to cover the negotiable instruments and/or any costs associated with producing the incentive messages.

In other embodiments, authorization further includes requesting the funds to cover the money orders from funds source **1350** (block **1616**). In yet other embodiments, authorization is not granted until the funds are actually received from funds source **1350** by an entity maintaining authorization system **1330**. In other instances where the incentive messages include negotiable instruments drawn on a third party, such as a bank or source of merchandise, authorization can include obtaining permission to issue such negotiable instruments on behalf of the third party. For example, in embodiments where the negotiable instrument is a certificate for frequent flyer miles, authorization and production system **1330** can contact the airline redeeming the frequent flyer miles and request permission. Where recipient point-of-contact has a relationship with the airline to pay for any provided miles, the airline may grant the necessary permis-

sion and provide a confirmation code to authorization and production system **1330**. Based on this confirmation code, authorization system **1330** proceeds to authorize the incentive message request. Based on the disclosure provided herein, one of ordinary skill in the art will recognize numerous other security features that can be implemented to assure that any incentive messages are properly authorized.

With the incentive message request authorized, authorization and production system **1330** proceeds to prepare the incentive messages in accordance with the request (block **1621**). Such preparation can include selecting an appropriate message and/or graphical display to form the trophy of the incentive message, selecting the proper amount for the negotiable instrument, selecting a customized message to be included with the trophy, selecting a logo and signature for inclusion on the trophy, selecting a recipient for the incentive message, and the like. Such a process further includes assembling all of the selected elements into a single incentive message which is then printed. Such printing can be done local to authorization and production system **1330**, or by a third party contracted by an entity maintaining authorization and production system **1330**.

The incentive messages are then physically transferred to the requesting recipient point-of-contact (block **1626**). Upon receiving the incentive messages, recipient point-of-contact **1370** can then distribute the incentive messages to recipients **1390** (block **1636**). Referring to FIG. **17**, an exemplary incentive message **1700** in accordance with an embodiment of the present invention is illustrated. Incentive message **1700** includes a trophy **1735** and a negotiable instrument **1730**. Trophy **1735** includes a logo field **1705**, a general message field **1720**, a specific message field **1710**, and a personalization field **1715**. Negotiable instrument **1730** includes a payment source **1725**, and a personalization field **1740**.

In some cases, an outside printer pre-prepares incentive message **1700** to include general message **1720** as part of trophy **1735**, and negotiable instrument **1730** indicating payment source **1725**. Further, incentive message **1700** can be prepared by an outside printer in one or more pre-defined denominations. Thus, incentive message **1700** can be ordered in bulk by a recipient point-of-contact, or personalized and ordered in more limited quantities.

As one example, a requesting recipient point-of-contact provides specific message **1710** and logo **1705** for inclusion on the pre-prepared incentive message **1700**. Further, the requesting recipient point-of-contact adds a recipient name on both personalization fields **1715**, **1740**. Based on the disclosure provided herein, however, one of ordinary skill in the art will recognize many other segregations in responsibility for producing incentive message **1700** between recipient point-of-contact, authorization and production system, and an outside printer. Further, one of ordinary skill in the art will recognize many other types of information that can be included with incentive message **1700** in accordance with the present invention. For example, various message types are discussed in U.S. patent application Ser. No. 10/163,188, entitled "Intra-Organization Negotiable Instrument Production And Messaging", and filed on Jun. 4, 2002. The entirety of such application being incorporated herein by reference for all purposes.

Referring to FIG. **18**, another exemplary incentive message **1800** in accordance with some embodiments of the present invention is illustrated. Incentive message **1800** includes a trophy **1835** and a negotiable instrument **1830**. Trophy **1835** includes a logo field **1805**, a general message field **1820**, a specific message field **1810**, and a recipient

designator **1815**. Negotiable instrument **1830** includes a payment source **1825**, and a recipient designator **1815**.

In some cases, an outside printer pre-prepares incentive message **1800** to include general message **1820** as part of trophy **1835**, and negotiable instrument **1830** indicating payment source **1825**. Further, incentive message **1800** can be prepared by an outside printer in one or more pre-defined denominations. Thus, incentive message **1800** can be ordered in bulk by a recipient point-of-contact, or personalized and ordered in more limited quantities. As one example, a requesting recipient point-of-contact provides specific message **1810**, logo **1805**, and recipient designator **1815** for inclusion on the pre-prepared incentive message **1800**.

Referring to FIG. **19**, yet another exemplary incentive message **1900** in accordance with other embodiments of the present invention is illustrated. Incentive message **1900** includes a trophy **1935** and a negotiable instrument **1930**. Trophy **1935** includes a logo field **1905**, a general message field **1920**, a specific message field **1910**, a recipient designator **1915**, and a signature field **1950** and a signing party designator **1955**. Negotiable instrument **1930** includes a payment source **1925**, and a recipient designator **1915**.

In some cases, an outside printer pre-prepares incentive message **1900** to include general message **1920** as part of trophy **1935**, and negotiable instrument **1930** indicating payment source **1925**. Further, incentive message **1900** can be prepared by an outside printer in one or more pre-defined denominations. Thus, incentive message **1900** can be ordered in bulk by a recipient point-of-contact, or personalized and ordered in more limited quantities. As one example, a requesting recipient point-of-contact provides specific message **1910**, logo **1905**, recipient designator **1915**, and signature **1950** and signing party designator **1955** for inclusion on the pre-prepared incentive message **1900**.

Referring to FIG. **20**, an embodiment of an incentive message **2000** in accordance with other embodiments of the present invention is depicted. Incentive message **2000** includes a trophy **2010**. Trophy **2010** can include various attributes of previously described trophies. For example, trophy **2010** can include a congratulatory message **2015** and a signature **2016**. Incentive message further includes a value portion **2020**. In some cases, value portion **2020** is detachable from trophy **2010**. In other cases, value portion **2020** is formed such that trophy **2010** can be displayed without showing value portion **2020**. For example, value portion **2020** could be printed on the back, or non-visible side of trophy **2010**. Based on this disclosure, one of ordinary skill in the art will recognize other approaches for associating value portion **2020** with trophy **2010**.

Value portion **2020** identifies a value **2024** that can be obtained by providing redemptive code **2026** to an exchange entity **2022**. For example, exchange entity **2022** may include an indication of an entity that can redeem value portion **2020**, such as WESTERN UNION™. Further, directions for getting to one or more exchange entities may be provided, telephone contact information, and/or an email address. As yet another alternative, a uniform record locator ("URL") **2028** can be included that provides an Internet address for a site providing directions on redemption, or providing the location of the nearest location where the redemptive code can be redeemed. Value can be a cash amount, a merchandise item, an amount exchangeable for items from a merchandise catalog, services, and/or the like. Redemptive code **2026** is used to identify the proper value that may have been set aside and/or marked for use in relation to Redemptive code **2026**. In some cases, redemptive code **2026** is an

alphanumeric code that can be unique to incentive message **2000** and/or value portion **2020**.

In various cases, one or more security features can be included. For example trophy **2010** may include the name of a person authorized to redeem value portion **2020**. In such a case, an identification such as a driver's license may be used when redemptive code **2026** is offered for exchange to assure that the proper person is redeeming value portion **2020**. Alternatively, another code, or security code, may be maintained in relation to redemptive code **2026**, but not provided in relation to value portion **2020**. Such a security code could be known to one or more redeemers, but not to the general public. For example, the security could be a home telephone number, an employee number, a home address, an email address, or the like for one or more potential redeemers. Thus, for example, when redemptive code **2026** is provided, the redeemer may be queried for their social security number. If the social security number matches the one or more social security numbers associated with redemptive code **2026**, value **2024** is provided to the redeemer and redemptive code **2026** is voided to disallow any reuse.

As another example, congratulatory message **2015** could read "Michele, Congratulations on your work with the International IT integration project! Team players like you make International Machine Company the best in its class. Thanks again for your hard work." Value portion **2020** may read "You have been presented a cash award of: 197.23 CD. To pick up your Western Union GiftGram go to any Western Union location, and fill out a Receive Money Form using the information provided below. Make sure you also have a valid ID to present to the Agent. Receiver: Michele, Michele's address, Canada Sender: Western Union GiftGram." A document control number, or redemption code is also provided, and a URL for providing directions to the nearest Western Union location is provided.

Turning to FIG. **21**, a flow chart **2100** illustrates a method in accordance with embodiments of the present invention. Following flow chart **2100**, an order for one or more incentive messages is received (block **2105**). Such an order can be received in accordance with various methods previously described. A redemptive code is assigned to each of the ordered incentive messages (block **2110**). This can include creating a file that can be accessed by knowing the redemptive code. This file can include the name of the entity providing the incentive message, the method used to pay for the incentive message, the amount paid for the incentive message, one or more designated recipients of the incentive message, and/or the like.

It is next determined if one or more security features are to be applied to, or enabled in relation to the incentive message (block **2115**). Thus, for example, it may be the entity providing value in exchange for the redemptive code may require security. Alternatively, the entity ordering the incentive message may either desire or require security. Where the security features are enabled, such security features are associated with the redemptive code. This can include, for example, identifying the security feature(s) in the file associated with the redemptive code. In addition, this can include providing one or more responses that would satisfy the security feature(s). In one particular case, this could include providing a list of names, or other identification, of persons or entities that are authorized to use the redemptive code.

Next, a value is associated with the redemptive code (block **2125**). This can include writing a value in the file associated with the redemptive code. As previously dis-

cussed, this value can include, but is not limited to, a cash amount, a merchandise item, an amount exchangeable for items from a merchandise catalog, services. The incentive messages are then created and distributed (block **2130**). The creation and distribution can be performed using methods previously described. Alternatively, the incentive messages can be sent by email to designated recipients. As yet another alternative, the incentive messages can be sent by facsimile or physical mail to the designated recipients.

A recipient, or other holder of the incentive message can then provide the redemptive code to an exchange entity identified in relation to the incentive message (block **2135**). It is determined whether security features are enabled in relation to the offered redemptive code (block **2140**). This can be done by accessing the file associated with the redemptive code and querying whether security features are enabled. Where security features are enabled (block **2140**), the redeeming entity provides a response to satisfy the security feature (block **2145**). This could include, for example, providing a driver's license or other identifying information that can be used to verify the redeemer. The security feature is then verified (block **2150**). This can include checking a list of authorized redeemers maintained in the file associated with the redemptive code. Based on the disclosure provided herein, one of ordinary skill in the art will recognize various other verifications that could be used in relation to the present embodiment. Where the security feature cannot be verified (block **2150**), the process ends (block **2165**). Upon such an ending, the redemptive code may remain active. Or, in some cases where, for example, multiple failures to verify may necessitate voiding the redemptive code for security reasons. In such cases, the purchaser of the incentive message may be contacted and the purchase price less handling fees refunded.

Where the security feature is verified (block **2150**) or where no security was enabled (block **2140**), the value associated with the redemptive code is identified (block **2155**). This can include accessing the file associated with the redemptive code and from there identifying the value. The identified value is then provided (block **2160**), the redemptive code is voided, and the process ends (block **2165**).

While some of the present invention is intended to be practiced in relation to computers, no specific software or logic circuit is intended nor is required to be used in the practicing of the present invention. Indeed, it would be a matter of routine skill to select an appropriate conventional computer system and implement the claimed process on that computer system. Accordingly, it is intended that any "means for" claims set forth herein encompass any computer embodiment of the corresponding method claims.

It will therefore be readily understood by those persons skilled in the art that the present invention is susceptible of broad utility and application. Many embodiments and adaptations of the present invention other than those herein described, as well as many variations, modifications and equivalent arrangements will be apparent from or reasonably suggested by the present invention and the foregoing description thereof, without departing from the substance or scope of the present invention. For example, it will be appreciated that bulk purchases of incentive messages by a recipient point-of-contact can be effectuated in accordance with the present invention. In such bulk transfers, a general message and a defined negotiable instrument amount can be provided. The incentive message(s) can later be personalized with additional specific messages, logos, and/or recipient designators. Other cases provided incentive messages printed with a more specific message, logo, and/or associ-

ated signature. The messages can then be personalized by the recipient point-of-contact to include a recipient designator. Further, the present invention can provide incentive message(s) in any amount, with logos, signatures, specific and general messages, and/or other features.

In one particular case, a recipient point-of-contact can log into an intra-net, type in "employee recognition awards", and order incentive message(s) online. In such cases, the incentive message(s) can be fully customized, or selected from stock messages. Further, such an approach can include various controls to prevent fraud. For example, passwords and user identifications can be used to verify a requestor's identity. Further, the incentive messages can be limited to delivery to a pre-defined address at the recipient point-of-contact. Yet further, a counter signature from a requestor's supervisor may be required for a purchase in excess of a particular amount. Based on the disclosure provided herein, one of ordinary skill in the art will recognize many other security features that may be employed in relation to the present invention.

Accordingly, while the present invention has been described herein in detail in relation to its preferred embodiment, it is to be understood that this disclosure is only illustrative and exemplary of the present invention and is made merely for purposes of providing a full and enabling disclosure of the invention. The foregoing disclosure is not intended or to be construed to limit the present invention or otherwise to exclude any such other embodiments, adaptations, variations, modifications and equivalent arrangements, the present invention being limited only by the claims appended hereto and the equivalents thereof.

What is claimed is:

1. A method for distributing an incentive message, the method comprising:

using a computer to provide an incentive message, wherein

the incentive message includes a trophy and a negotiable instrument,

the trophy is detachable from the negotiable instrument, and

the negotiable instrument includes a name field for accepting a name of a recipient of the incentive message and a value field for accepting a value for the negotiable instrument;

receiving a request over a computer network for the incentive message from a recipient point-of-contact;

receiving the recipient name and the value from the recipient point-of-contact over the computer network;

using the computer to insert the recipient name in the recipient name field and the value in the value field;

receiving a payment for the incentive message;

using a printer to print the incentive message, wherein the printed negotiable instrument includes the recipient name and the value; and

transferring the requested incentive message to a one of the recipient point-of-contact and the recipient.

2. The method of claim 1, the method further comprising: receiving the negotiable instrument;

receiving an identification from the recipient, wherein the identification corresponds to the recipient name in the recipient field; and

providing the value to the recipient.

3. The method of claim 1, wherein the value is monetary.

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